S0632-1

SEVENTIETH REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1984

MARLIN D. JACKSON
Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 23, 1984

To the Honorable Bill Clinton
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information, the Seventieth Annual Report of the State Bank Department for the fiscal year ended June 30, 1984.

At June 30, 1984, there were 185 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year The Corning Bank, Corning, Arkansas was declared insolvent and ordered closed on June 15, 1984. The bank's assets were purchased by First Paragould Bankshares Inc. and reopened under the name of Corning Bank.

The assets of the State banks totaled $7,232,720,000 at June 30, 1984. Total assets this time last year were $6,765,980,000 a dollar increase of $466,740,000 or 6.9%.

In addition to the 185 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 190 financial institutions as of June 30, 1984.

In addition to the information set out above, this report reflects in detail the condition of each of the 190 active institutions as of June 30, 1984. Also given is information pertaining to Bank Department and federal supervisory agency personnel and personnel of the Arkansas Bankers Association. A statement showing the receipts and disbursements of the Bank Department is also included.

Respectfully,

MARLIN D. JACKSON
Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1.
Robert E. Lee's Birthday	January 19.
George Washington's Birthday	Third Monday in February.
Memorial Day	Last Monday in May.
Independence Day	July 4.
Labor Day	First Monday in Sept.
Veterans' Day	November 11.
Thanksgiving Day	Fourth Thursday in November.
Christmas Eve	December 24.
Christmas Day	December 25.

All Bills of Exchange, drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a legal holiday in its stead.

DEPARTMENTAL ROSTER

Marlin D. Jackson	Bank Commissioner
Don R. Clark	Assistant Bank Commissioner
Candace A. Franks	Department Attorney
Gregory M. Stewart	Bank Review Administrator
Jackie Dicus	Financial Analyst
Janie House	Accountant II
Cynthia Nixon	Executive Secretary
Pat Wallis	Management Support Technician
Eloise Williams	Legal Secretary
Sylvia Hoke	Secretary I
Lisa Phillips	Secretary I

AREA SUPERVISORS

Larry M. Hillyard
W. Keith Melson
Eddie E. Fitzhugh

TRUST EXAMINER

Cynthia A. White

FINANCIAL EXAMINER SUPERVISOR

Burnis Posey
William R. Milum
Mark J. Pennebaker
Steven L. Bryan
Luther Guinn

FINANCIAL EXAMINER II

William A. Whitmore
H. Wilks Marshall, Jr.
Carolyn J. Paschal
Dianne Lefear
James M. Franklin
Peter G. Fotioo

FINANCIAL EXAMINER I

Tony L. Singer
Neal T. Ainley
William O. Hall
Mark R. Ryan
David W. Dudley

FINANCIAL EXAMINER TRAINEE

Kirk L. Lee
Richard D. Buzbee
W. Gene Miller
M. Dianne Wright
Julian E. Rainey
Shirley L. Taylor
Jay S. Smith

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A.J. Reap	October 3, 1918	March 22, 1919
3.	W.T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S.J. Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A.R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H.C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark(Acting)	March 16, 1979	April 19, 1979
16.	B.J. Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	....

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1983 through June 30, 1984.

RECEIPTS

Cash Balance June 30, 1983		$ 437,962.31
Examination and Assessment Fees	1,494,892.58	
Charter and Amendment Fees	16,427.31	
Teller's Facility Application and all Protest Fees	17,700.00	
Penalties for Reserve Deficiencies	244.54	
Miscellaneous Fees	1,295.04	
Reimbursement for M & R Sales	6,594.75	
Warrant Cancellations	690.04	
Refund of Expenditures	1,527.09	
		1,539,371.35
		$1,977,333.66

DISBURSEMENTS

Salaries	663,313.33	
Maintenance and General Operations	281,005.82	
S.S., Retirement and Insurance Matching	143,535.29	
Professional Services and Fees	22,813.93	
Conference Fees and Travel	36,347.43	
Capital Outlay	58,006.37	
Service Charge by State Treasurer	22,935.96	1,227,958.13
Cash Balance June 30, 1984		749,375.53
		$1,977,333.66

ARKANSAS BANKERS ASSOCIATION

221 W. Second Street
Suite 1027
Little Rock, Arkansas 72201
Phone: (501) 376-3741

President	John M. Lewis, Chairman First National Bank, Fayetteville, Arkansas 72702
First Vice President	B. Gene Staton, President DeWitt Bank & Trust Company, DeWitt, Arkansas 72042
Second Vice President	William H. Handy, President The First National Bank, El Dorado, Arkansas 71730
Treasurer	Ronald R. Tullos, President National Bank of Arkansas, North Little Rock Arkansas 72116
To 1985	James Stobaugh, President National Bank of Commerce, Pine Bluff Max Taylor, President Smackover State Bank, Smackover
To 1986	Sloan Rainwater, Chairman & President Bank of Northeast Arkansas, Jonesboro Larry Kinard, Executive Vice President Citizens Bank, Booneville James C. Rieff, President Farmers & Merchants Bank, Prairie Grove
To 1987	Ray L. Cash, President Arkansas Bank & Trust Company, Hot Springs Howell N. Davis, President Simmons First National Bank, Pine Bluff Howard M. Qualls, President State First National Bank, Texarkana J C Stuckey, Chairman & President Bank of Trumann, Trumann
Past Presidents	William H. Brandon, Jr., President First National Bank of Phillips County, Helena William H. Bowen, Chairman First Commercial Bank, N.A., Little Rock
Members at Large	
Ex-Officio Members	William H. Kennedy, Jr., Chairman National Bank of Commerce, Pine Bluff Al Harkins, President First State Bank, Sherwood
Executive Director	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201

YOUNG BANKER SECTION OFFICERS

President	Holly Eddins, Assistant Vice President Worthen Bank & Trust Company, N.A., Little Rock
Sr. Vice President	Paul Nipper, Assistant Vice President First National Bank, Ashdown
Vice President	Robert D. Huff, Installment Loan Officer First National Bank of Phillips County, Helena
Secretary	Steve Trusty, Assistant Vice President McIlroy Bank & Trust, Fayetteville
Treasurer	Cathy H. Owen, Secretary/Treasurer First State Bank, Sherwood
AIB Coordinator	Thelma Gail McCormack, Assistant Vice President Merchants National Bank, Fort Smith

COMPTROLLER OF THE CURRENCY

Southwestern District
1201 Elm Street, Suite 3800
Dallas, Texas 75270

Telephone Number 767-4400 Area Code 214

Deputy Comptroller	Clifton A. Poole, Jr.
District Administrator	John A. Bodnar
Director for Administration	Stephen R. Steinbrink
Director for Analysis	Preston Morrow
Director for Bank Supervision	Charles F. Stuart
District Counsel	Patrick Parise

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI DISTRICT NO. 8

Telephone Number 444-8444 Area Code 314

President	Theodore H. Roberts
First Vice President	Joseph P. Garbarini
Senior Vice President	A.B. Balbach
Senior Vice President	Robert E. Matthews
Senior Vice President, General Counsel & Secretary	F. Garland Russell, Jr.
Senior Vice President	Harold E. Uthoff
Senior Vice President	Ben C. Wade
Vice President	Ruth A. Bryant
Vice President	Albert E. Burger
Vice President, Deputy Counsel & Assistant Secretary	Joan P. Cronin
Vice President	Charles R. Halbrook
Vice President	James R. Kennedy
Vice President	Michael T. Moriarty
Vice President & Controller	Martha L. Perine
Vice President	William J. Sneed
Vice President	Warren T. Snover
Vice President	Robert W. Thomas
General Auditor	Richard E. Kay

LITTLE ROCK BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451 Area Code 501

Vice President and Manager	John F. Breen
Assistant Vice President	David T. Rennie

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

One Commerce Square, Suite 1800
Memphis, Tennessee 38103
Telephone Number 521-3872 Area Code 901

Regional Director	Sandra A. Waldrop
Assistant Regional Director	Raymond M. Glass, Jr.
Assistant Regional Director	George P. Muraco

EXAMINERS FOR ARKANSAS

* Jerry D. Pickinpaugh	Little Rock
Rickey M. Brunner	Little Rock
Billy W. Carroll	Little Rock
Jack P. Court, Jr.	Little Rock
Jerry L. Duncan	Little Rock
J.S. Henley	Little Rock
Karl F. Kauffman	Little Rock
Dwight D. McKee	Little Rock
Harvey L. Melton	Little Rock
John W. Robertson, Jr.	Little Rock
Arthur R. Sansom	Little Rock
* Ronny G. Parham	Memphis
David L. Bowen	Memphis
James A. Colvin	Memphis
Billy F. Couch	Memphis
William D. Dent	Memphis
Etheridge B. Hampton, Jr.	Memphis
Arthur B. Monroe	Memphis
Richard W. Riley	Memphis
Leigh A. Sisk	Memphis
* John M. Futrell	Greenwood
James R. Gortney	Greenwood
Robert A. Nantz	Greenwood
* Don R. Turner	Shreveport
Nelma E. Honeycutt	Shreveport
Charles W. Kimsey	Shreveport
Luther S. Litchfield, Jr.	Shreveport
Charles C. Smith	Shreveport
Kenneth G. Smith, Jr.	Shreveport

* Field Office Supervisor

STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1984

(With Comparative Statement as of June 30, 1983, reported in billions, millions & nearest thousand)

COMMERCIAL BANKS ONLY

ASSETS	June 30, 1984 185 Banks Mil. Thou.	June 30, 1983 187 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Cash and due from depository institutions	$ 640,188	$ 536,406	$103,782
Securities	2,409,641	2,302,616	107,025
Excess funds sold and securities purchased under agreements to resell	177,654	327,025	(149,371)
Loans, Net	3,690,032	3,297,532	392,500
Bank premises, furniture and fixtures, and other assets representing bank premises .	122,057	119,714	2,343
All other assets	193,148	182,687	10,461
TOTAL ASSETS	$7,232,720	$6,765,980	$466,740

LIABILITIES	June 30, 1984 185 Banks Mil. Thou.	June 30, 1983 187 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
TOTAL DEPOSITS	$6,386,722	$5,900,363	$486,359
Excess funds purchased and securities sold under agreements to repurchase ...	74,813	144,763	(69,950)
All other liabilities	114,089	102,358	11,731
TOTAL LIABILITIES	6,575,624	6,147,484	428,140
EQUITY CAPITAL			
Capital stock	103,955	96,350	7,605
Surplus	225,043	198,431	26,612
Undivided profits and capital reserves	308,398	301,320	7,078
TOTAL EQUITY CAPITAL . .	637,396	596,101	41,295
Subordinated notes and debentures	19,700	22,395	(2,695)
TOTAL LIABILITIES AND EQUITY CAPITAL	$7,232,720	$6,765,980	$466,740

COMPARATIVE STATEMENT SHOWING THE CONDITION OF STATE BANKS AND OTHER FINANCIAL INSTITUTIONS FOR PAST THIRTY-FIVE YEARS

Date	Number	Deposits	Loans and Discounts	Capital Structure	Total Assets
June 30, 1950	176	354,288,100	94,148,700	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	62,805,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	105,525,167	1,178,017,804
June 30, 1968	183	1,131,416,659	626,212,026	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	124,896,757	1,396,120,381
June 30, 1970	186	1,359,632,702	771,945,349	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	262,085,000	3,158,963,000
June 30, 1977	193	3,238,833,000	2,009,127,000	292,632,000	3,615,433,000
June 30, 1978	193	3,637,925,000	2,351,893,000	328,341,000	4,075,110,000
June 30, 1979	197	4,077,989,000	2,719,788,000	408,364,000	4,594,660,000
June 30, 1980	197	4,418,488,000	2,613,607,000	444,058,000	5,055,712,000
June 30, 1981	197	4,916,390,000	2,903,208,000	503,148,000	5,624,553,000
June 30, 1982	196	5,325,145,000	3,240,537,000	571,698,000	6,207,876,000
June 30, 1983	192	5,930,166,000	3,318,589,000	633,785,000	6,812,345,000
June 30, 1984	190	6,421,503,000	3.714,592,000	653,012,000	7,284,018,000

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Ouachita
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
First National Bank	Dierks	Howard
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
Grand National Bank	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
Citizens National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
First American Bank	Little Rock	Pulaski
First Commercial Bank, N.A.	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N.A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Springs
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk

NATIONAL BANKS IN ARKANSAS (CON'T)

Name	Location	County
Citizens National Bank	Nashville	Howard
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski
National Bank of Arkansas	No. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank of Cleburne County	Quitman	Cleburne
First National Bank	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

NUMBER OF STATE AND NATIONAL BANKS BY COUNTIES WITH THE NUMBER OF THEIR *MANNED* BANKING FACILITIES IN OTHER LOCATIONS

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	2		2
Benton	7	2	7
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	2	1	2
Cleveland	2		1
Columbia	3	1	3
Conway	2		2
Craighead	6		6
Crawford	4		3
Crittenden	3	2	2
Cross	3	1	1
Dallas	2	1	
Desha	3	1	3
Drew	2		1
Faulkner	1	1	6
Franklin	2		2
Fulton	2		1
Garland	1	2	3
Grant	1	1	
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard		3	2
Independence	2	1	3
Izard	2		4
Jackson	3	1	3
Jefferson		4	4
Johnson	2		3
Lafayette	3	1	
Lawrence	2	2	5
Lee	1	1	1
Lincoln	2		1
Little River	1	1	2
Logan	2	1	3
Lonoke	5		2

BANKING FACILITIES BY COUNTIES (CON'T)

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Madison	1	1	1
Marion	2		2
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		
Newton	1		1
Ouachita	3	1	4
Perry	1		
Phillips	3	2	
Pike	3	1	
Poinsett	6	1	1
Polk	1	1	3
Pope	3	1	3
Prairie	1		1
Pulaski	4	8	3
Randolph	3		1
St. Francis	1	2	3
Saline	2		2
Scott	2		
Searcy	2		
Sebastian	3	3	4
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		3
Washington	5	3	3
White	7	1	3
Woodruff	2		1
Yell	4		1
	185	73	* 142

*See pages 17, 18 and 19 for locations

STATE BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
Commercial Bank at Alma	Alma	Dyer	Crawford
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
The Citizens Bank	Batesville	Southside	Independence
Benton State Bank	Benton	Bryant	Saline
Union Bank of Benton	Benton	Bryant	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Bank of Bentonville	Bentonville	Centerton	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulksville-Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank	Camden	East Camden	Ouachita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Hartman	Johnson
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust	Clarksville	Coal Hill	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
Clinton State Bank	Clinton	Shirley	Van Buren
First State Bank & Trust Co.	Conway	Greenbrier	Faulkner
First State Bank & Trust Co.	Conway	Mayflower	Faulkner
First State Bank & Trust Co.	Conway	Vilonia	Faulkner
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Success	Clay
First State Bank	Crossett	No. Crossett	Ashley
Decatur State Bank	Decatur	Gentry	Benton
Bank of Dover	Dover	Hector	Pope
Bank of Dover	Dover	London	Pope
Earle State Bank	Earle	Crawfordsville	Crittenden
The Exchange Bank & Trust Co	El Dorado	Huttig	Union
Citizens Bank & Trust Co.	Flippin	Summit	Marion
Planters Bank & Trust Co.	Forrest City	Cotton Plant	Woodruff
Planters Bank & Trust Co.	Forrest City	DeValls Bluff	Prairie
First State Bank	Gould	Grady	Lincoln
Farmers Bank	Greenwood	Bonanza	Sebastian
Farmers Bank	Greenwood	Hackett	Sebastian
Farmers Bank	Greenwood	Hartford	Sebastian
Clark County Bank	Gurdon	Okolona	Clark
The Security Bank	Harrison	Alpena	Boone
The Security Bank	Harrison	Lead Hill	Boone
The First State Bank	Hazen	Biscoe	Prairie
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne

STATE BANKS OPERATING FACILITIES IN OTHER LOCATIONS (CON'T)

Name of Bank	Location	Location of Facility	County
Arkansas Bank & Trust Co.	Hot Springs	Hot Springs Village	Garland
Bank of Imboden	Imboden	Strawberry	Lawrence
First Jacksonville Bank	Jacksonville	Gravel Ridge	Pulaski
Newton County Bank	Jasper	Western Grove	Newton
Bank of Northeast Arkansas	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead
First Bank & Trust of Jonesboro	Jonesboro	Bono	Craighead
Mercantile Bank	Jonesboro	Bay	Craighead
Mercantile Bank	Jonesboro	Bono	Craighead
Citizens Bank of Lavaca	Lavaca	Barling	Sebastian
McGehee Bank	McGehee	Arkansas City	Desha
McGehee Bank	McGehee	Tillar	Desha
McGehee Bank	McGehee	Watson	Desha
The Bank of North Arkansas	Melbourne	Franklin	Izard
The Bank of North Arkansas	Melbourne	Horseshoe Bend	Izard
The Bank of North Arkansas	Melbourne	Oxford	Izard
The Union Bank of Mena	Mena	Hatfield	Polk
The Union Bank of Mena	Mena	Wickes	Polk
Union Bank & Trust Co.	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of Mountain Home	Mountain Home	Lakeview	Baxter
First Bank & Trust Co. of Mountain Home	Mountain Home	Gassville	Baxter
Pike County Bank	Murfreesboro	Mineral Springs	Howard
Bank of Newark	Newark	Oil Trough	Independence
Bank of New Edinburg	New Edinburg	Kingsland	Cleveland
Bank of Ozark	Ozark	Altus	Franklin
Security Bank	Paragould	Marmaduke	Green
First State Bank	Plainview	Ola	Yell
The Lawrence County Bank	Portia	Lynn	Lawrence
The Lawrence County Bank	Portia	Smithville	Lawrence
Portland Bank	Portland	Montrose	Ashley
Farmers & Merchants Bank	Prairie Grove	Farmington	Washington
Farmers & Merchants Bank	Reyno	Maynard	Randolph
Peoples Bank & Trust Co.	Russellville	Pottsville	Pope
Bank of Salem	Salem	Viola	Fulton
First Security Bank	Searcy	McRae	White
First Security Bank	Searcy	Pangburn	White
First State Bank	Sherwood	Gravel Ridge	Pulaski
Smackover State Bank	Smackover	Norphlet	Union
First State Bank	Springdale	Tonitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Co.	Van Buren	Mountainberg	Crawford
The Peoples Bank	Waldo	Emerson	Columbia
The Peoples Bank	Waldo	McNeil	Columbia
First State Bank of Warren	Warren	Hermitage	Bradley
Warren Bank & Trust Co.	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

NATIONAL BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Village	Sharp
First National Bank	Batesville	Hardy	Sharp
First National Bank	Batesville	Pleasant Plains	Independence
First National Bank	Camden	Chidester	Ouachita
First National Bank	Camden	East Camden	Ouachita
The First National Bank	Conway	Greenbrier	Faulkner
The First National Bank	Conway	Mayflower	Faulkner
The First National Bank	Conway	Vilonia	Faulkner
First National Bank	Crossett	Fountain Hill	Ashley
First National Bank	Crossett	No. Crossett	Ashley
The First National Bank	Fayetteville	West Fork	Washington
First National Bank of Eastern Arkansas	Forrest City	Colt	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Palestine	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Wheatley	St. Francis
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Springs Vil.	Garland
First National Bank	Hot Springs	Mtn. Pine	Garland
First National Bank	Huntsville	Hindsville	Madison
First Commercial Bank, N.A.	Little Rock	Maumelle	Pulaski
First National Bank	Magnolia	Taylor	Columbia
First National Bank	Marianna	Moro	Lee
First National Bank	Mena	Cove	Polk
The First National Bank	Nashville	Mineral Springs	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville-Ratcliffe	Logan
National Bank of Commerce	Pine Bluff	Redfield	Jefferson
Pine Bluff National Bank	Pine Bluff	Whitehall	Jefferson
Simmons First National Bank	Pine Bluff	Sherrill	Jefferson
Simmons First National Bank	Pine Bluff	Whitehall	Jefferson
First National Bank	Rogers	Lowell	Benton
First National Bank	Siloam Springs	Gentry	Benton
First National Bank	Stuttgart	Humphrey	Arkansas
Commercial National Bank	Texarkana	Fouke	Miller
The State First National Bank	Texarkana	Foreman	Little River
Jackson County National Bank	Tuckerman	Diaz	Jackson
Citizens National Bank	Walnut Ridge	Hoxie	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Black Rock	Lawrence
Fidelity National Bank	W. Memphis	Turrell	Crittenden

MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank & Location	Date of Admission
The Citizens Bank Batesville	April 15, 1953
Farmers Bank & Trust Company Blytheville	August 23, 1918
Arkansas Bank & Trust Company Hot Springs	September 25, 1942
Peoples Bank & Loan Company Lewisville	July 26, 1945

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

NAME	LOCATION
Jones Investment & Trust Co.	Little Rock
Metropolitan Trust Company	No. Little Rock

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

NAME	LOCATION
Southern Credit Corporation	Malvern
Hallmark Loan & Invest. Corp.	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS ALTERING CAPITAL STRUCTURE
July 1, 1983 to June 30, 1984

1. Commercial Bank at Alma, increased Capital from $100,000 to $200,000 through payment of a stock dividend.

2. The Citizens Bank, Batesville, increased Capital from $700,000 to $1,400,000 through a stock dividend under which $700,000 shall be transferred from Undivided Profits Account to the Capital Stock Account.

3. Bank of Bentonville, authorized a Stock Split from 50,000 shares to 100,000 shares.

4. Farmers Bank & Trust Company, Clarksville, increased Capital from $500,000 to $600,000 through newly issued stock.

5. Arkansas Valley Bank, Dardanelle, increased Capital from $328,520 to $533,520 through sale of new shares.

6. Arkansas Valley Bank, Dardanelle, increased Capital from $533,520 to $607,110 through sale of new shares.

7. Farmers & Merchants Bank, Des Arc, increased Capital from $644,200 to $651,400 through Undvided Profit Account to Capital Stock Account.

8. Farmers & Merchants Bank, Des Arc, increased Capital from $651,400 to $716,540 through Undivided Profit Account to Capital Stock Account to provide for and to declare a dividend.

9. Bank of Evening Shade, increased Capital from $100,000 to $155,000 through issuance of additional shares.

10. Farmers Bank, Hamburg, increased Capital from $125,000 to $750,000 through the issuance of newly authorized shares.

11. Hazen First State Bank, Hazen, increased Capital from $600,000 to $750,000 through issuance and sale of additional shares.

12. The Heber Springs State Bank, increased Capital from $300,000 to $600,000 through Preferred Stock.

13. Farmers Bank & Trust Company, Magnolia, increased Capital from $100,000 to $2,500,000 through a transfer from Capital Accounts, Capital Stock and Certified Surplus to provide for and to declare dividend.

14. Peoples Bank & Trust Company, Mountain Home, increased Capital from $2,500,000 to $2,750,000 through a stock dividend.

AMENDMENTS ALTERING CAPITAL STRUCTURE (CON'T)

15. The Bank of Ozark, increased Capital from $516,250 to $684,975 through issuance of additional shares.

16. Security Bank, Paragould, increased Capital from $1,320,000 to $2,820,000 through Common Stock and Preferred Stock through sale of newly authorized Preferred Stock.

17. Farmers & Merchants Bank, Rogers, increased Capital from $600,000 to $800,000 through Common Stock and Cumulative Convertible Preferred Stock.

18. Farmers & Merchants Bank, Rogers, increased Capital from $600,000 to $874,000 through newly authorized shares to Phillip Lynn Lloyd provided that the Preemptive Rights of the other stockholders are duly waived in waiting.

19. Arkansas State Bank, Siloam Springs, increased Capital from $960,000 to $1,920,000 through a stock dividend out of the Undivided Profits.

20. Warren Bank & Trust Company, increased Capital from $600,000 to $1,200,000 through a stock dividend in the sum of $600,000 will be paid (without further action on the part of the Directors) out of the Undivided Profits.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1983 to June 30, 1984

1. The Bank of Bentonville, from not less than 9 but no more than 16.

2. The First State Bank, Morrilton, from not less than 5 but no more than 12.

3. The Peoples Bank, Waldo, from not less than 7 but no more than 10.

4. Bank of West Memphis, from not less than 5 but no more than 25.

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1983 to June 30, 1984

1. Citizens Bank, Booneville.
2. The Bank of Yellville, Yellville.

AMENDMENTS CHANGING LOCATION OF BUSINESS

July 1, 1983 to June 30, 1984

1. Bank of New Edinburg, New Edinburg, Arkansas to Kingsland, Arkansas.

AMENDMENT CHANGING CORPORATE NAME

July 1, 1983 to June 30, 1984

1. Bank of New Edinburg, authorized a change in its corporate name to be known as "Pine State Bank."

AMENDMENTS CHANGING PAR VALUE AND OTHER CHANGES

July 1, 1983 to June 30, 1984

1. The Stephen Security Bank, authorize a proposal to amend Articles Third and Fourth. Article Third, (to change par value) the amount of Capital stock in the bank shall be Two Hundred Seventy Five Thousand Dollars ($275,000.00) par value of Common Stock divided into 11,000 shares at a par value of $25.00 each. Article Fourth, said Capital Stock shall have the following rights and preferences, in addition to those provided by the law and not specifically limited herein, Assessability Dividends, Preemptive Rights and Voting Rights.

2. Bank of Waldo, authorized a proposal to amend Article Sixth. "No holder of shares of the Capital Stock of any class of the bank shall have any preemptive or preferential right of subscription to any shares of any class of stock of the bank, whether now or hereafter authorized or any obligations convertible into stock of the bank, issued or sold, nor any right of subscription to any thereof other than such, if any, as the Board of Directors, in its discretion, may from time to time determine and at such price as the Board of Directors may from time to time fix."

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 185 Arkansas State Banks as of June 30, 1984 is 9.09%. The following is a list of the commercial banks showing their individual percentages.

NAME	LOCATION	PERCENTAGE
Commercial Bank at Alma	Alma	9.79
Bank of Amity	Amity	13.89
Citizens First State Bank	Arkadelphia	8.26
Elk Horn Bank & Trust Company	Arkadelphia	10.41
Merchants & Planter Bank & Trust Co.	Arkadelphia	8.17
Bank of Ashdown	Ashdown	8.78
Bank of Atkins	Atkins	10.67
The Bank of Augusta	Augusta	13.83
Citizens State Bank	Bald Knob	7.66
The Citizens Bank	Batesville	7.48
Bank of Bearden	Bearden	11.13
Citizens Bank	Beebe	10.90
First State Bank	Beebe	14.50
Benton State Bank	Benton	8.37
The Union Bank of Benton	Benton	8.36
Bank of Bentonville	Bentonville	6.96
Citizens Bank	Bentonville	7.00
Bank of Blevins	Blevins	8.38
Farmers Bank & Trust Company	Blytheville	8.50
Citizens Bank	Booneville	7.86
The Bank of Bradley	Bradley	7.45
Bank of Brinkley	Brinkley	9.11
Bank of Cabot	Cabot	8.10
First State Bank	Calico Rock	13.34
The Merchants & Planters Bank	Camden	8.69
Caraway Bank	Caraway	9.02
Citizens Bank & Trust	Carlisle	9.16
Bank of Cave City	Cave City	9.93
American State Bank	Charleston	11.45
Bank of Cherry Valley	Cherry Valley	9.42
Merchants & Planters Bank	Clarendon	8.92
Arkansas State Bank	Clarksville	8.89
Farmers Bank & Trust Company	Clarksville	7.03
Clinton State Bank	Clinton	7.67
First State Bank & Trust Company	Conway	8.02
The Corning Bank	Corning	4.76
First State Bank of Crossett	Crossett	2.78
Danville State Bank	Danville	9.18
Arkansas Valley Bank	Dardanelle	7.06
Bank of Dardanelle	Dardanelle	8.31
Decatur State Bank	Decatur	8.68
Bank of Delight	Delight	9.50
First State Bank of De Queen	De Queen	6.86
Dermott State Bank	Dermott	13.12
First State Bank of Dermott	Dermott	9.16
The Farmers & Merchants Bank	Des Arc	18.95
DeWitt Bank & Trust Company	DeWitt	16.06
Bank of Dover	Dover	9.38

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

NAME	LOCATION	PERCENTAGE
Dumas State Bank	Dumas	10.02
Merchants & Farmers Bank	Dumas	11.94
Earle State Bank	Earle	13.29
The Delta State Bank	Elaine	38.89
The Exchange Bank & Trust Company	El Dorado	7.77
Bank of Elkins	Elkins	7.41
Bank of England	England	14.40
The Citizens Bank	England	21.36
The Eudora Bank	Eudora	12.79
Bank of Eureka Springs	Eureka Springs	12.10
Bank of Evening Shade	Evening Shade	9.14
McIlroy Bank & Trust	Fayetteville	8.20
Citizens Bank & Trust Company	Flippin	8.20
Fordyce Bank & Trust Company	Fordyce	11.95
Planters Bank & Trust Company	Forrest City	10.06
Planters & Merchants Bank	Gillett	11.28
The Bank of Glenwood	Glenwood	9.28
First State Bank	Gould	13.15
Bank of Gravett	Gravette	11.42
Farmers Bank	Greenwood	10.50
The First Bank	Griffithville	13.26
Clark County Bank	Gurdon	4.22
Farmers Bank	Hamburg	5.70
Calhoun County Bank	Hampton	12.16
The Bank of Harrisburg	Harrisburg	9.30
The Security Bank	Harrison	6.96
Hazen First State Bank	Hazen	12.36
The Cleburne County Bank	Heber Springs	7.80
Heber Springs State Bank	Heber Springs	5.75
Bank of Holly Grove	Holly Grove	14.09
Horatio State Bank	Horatio	7.79
Arkansas Bank & Trust Company	Hot Springs	7.28
Bank of Imboden	Imboden	7.81
First Jacksonville Bank	Jacksonville	9.00
Newton County Bank	Jasper	7.86
Bank of Northeast Arkansas	Jonesboro	9.86
Citizens Bank of Jonesboro	Jonesboro	7.31
First Bank & Trust of Jonesboro	Jonesboro	8.16
Mercantile Bank	Jonesboro	7.99
Farmers & Merchants Bank	Judsonia	14.49
Union State Bank	Junction City	8.48
Bank of Kensett	Kensett	27.23
Pine State Bank	Kingsland	7.15
Madison Bank & Trust	Kingston	6.44
Bank of Lake Village	Lake Village	12.58
First State Bank & Trust Company	Lake Village	9.50
Citizens Bank of Lavaca	Lavaca	8.71
Leachville State Bank	Leachville	16.95
Little River Bank	Lepanto	15.45
Leslie State Bank	Leslie	3.58
Peoples Bank & Loan Company	Lewisville	8.03
Bank of Lincoln	Lincoln	8.17
Pulaski Bank & Trust Company	Little Rock	6.90
Bank of Lockesburg	Lockesburg	7.40
First State Bank	Lonoke	12.39
Farmers Bank & Trust Company	Magnolia	9.72
Bank of Malvern	Malvern	10.21
Peoples Bank	Mammoth Spring	7.63

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

NAME	LOCATION	PERCENTAGE
Merchants & Planters Bank	Manila	13.54
Bank of Mansfield	Mansfield	8.04
Farmers & Merchants Bank	Marianna	9.96
Citizens Bank	Marion	14.34
Marked Tree Bank	Marked Tree	9.49
The Citizens Bank	Marshall	8.23
Bank of Marvell	Marvell	13.06
Bank of McCrory	McCrory	10.24
McGehee Bank	McGehee	11.28
The Bank of North Arkansas	Melbourne	5.61
The Union Bank of Mena	Mena	14.52
Monette State Bank	Monette	10.72
Commercial Bank & Trust Company	Monticello	8.86
Union Bank & Trust Company	Monticello	6.96
The First State Bank	Morrilton	12.43
First Bank & Trust Co of Mountain Home	Mountain Home	7.37
Peoples Bank & Trust Company	Mountain Home	9.38
Bank of Mountain View	Mountain View	13.77
The Bank of Montgomery County	Mount Ida	10.08
Bank of Mulberry	Mulberry	9.30
Pike County Bank	Murfreesboro	9.15
Bank of Newark	Newark	8.25
The First State Bank of Newport	Newport	12.09
Merchants & Planters Bank	Newport	5.81
The Twin City Bank	North Little Rock	7.49
The Planters Bank	Osceola	8.33
Bank of Ozark	Ozark	8.48
Security Bank	Paragould	7.88
Bank of Parkdale	Parkdale	8.33
First State Bank	Parkin	13.01
Bank of Pea Ridge	Pea Ridge	8.53
The Perry County Bank	Perryville	10.46
Piggott State Bank	Piggott	8.14
First State Bank	Plainview	6.51
Bank of Pocahontas	Pocahontas	10.38
Planters & Stockmen Bank	Pocahontas	8.94
The Lawrence County Bank	Portia	9.09
The Peoples Bank	Portland	19.34
Portland Bank	Portland	11.86
Farmers & Merchants Bank	Prairie Grove	9.92
Bank of Prescott	Prescott	9.76
The Bank of Rector	Rector	11.80
Farmers & Merchants Bank	Reyno	8.14
The Bank of Rison	Rison	11.94
Farmers & Merchants Bank	Rogers	8.59
Peoples Bank & Trust Company	Russellville	9.18
Bank of Salem	Salem	8.47
Logan County Bank	Scranton	9.58
First Security Bank	Searcy	9.03
Grant County Bank	Sheridan	8.74
First State Bank	Sherwood	10.92
Bank of Sidney	Sidney	15.30
Arkansas State Bank	Siloam Springs	7.10
Smackover State Bank	Smackover	10.31
Merchants & Planters Bank	Sparkman	9.39

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

NAME	LOCATION	PERCENTAGE
First State Bank	Springdale	8.49
Bodcaw Bank	Stamps	8.42
Bank of Star City	Star City	7.84
The Stephens Security Bank	Stephens	7.65
Citizens Bank	Strong	20.26
The Farmers & Merchants Bank	Stuttgart	9.81
Bank of Trumann	Trumann	9.42
Bank of Tuckerman	Tuckerman	13.93
Tyronza Bank	Tyronza	13.82
Citizens Bank & Trust Company	Van Buren	7.76
Peoples Bank & Trust Company	Van Buren	9.44
Bank of Waldo	Waldo	6.33
Peoples Bank	Waldo	12.81
Bank of Waldron	Waldron	11.04
Scott County Bank	Waldron	8.87
First State Bank of Warren	Warren	9.58
Warren Bank & Trust Company	Warren	8.44
Bank of Weiner	Weiner	10.98
Merchants & Farmers Bank	West Helena	6.96
Bank of West Memphis	West Memphis	11.13
Wilmot State Bank	Wilmot	16.37
Bank of Wilson	Wilson	16.90
Cross County Bank	Wynne	9.40
The Bank of Yellville	Yellville	7.47

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks only)

1974-1984

	June 30, 1974	June 30, 1984
Number of banks with assets of less than $1,000,000	2	0
With assets of $1,000,000 to $2,000,000	7	0
With assets of $2,000,000 to $3,500,000	12	2
With assets of $3,500,000 to $5,000,000	14	3
With assets of $5,000,000 to $7,500,000	29	8
With assets of $7,500,000 to $10,000,000	30	5
With assets of $10,000,000 to $15,000,000	33	18
With assets of $15,000,000 to $20,000,000	21	30
With assets of $20,000,000 to $30,000,000	17	31
With assets of $30,000,000 to $50,000,000	13	44
With assets of $50,000,000 to $75,000,000	5	23
With assets of $75,000,000 to $100,000,000	0	12
With assets over $100,000,000	0	9
	183	185

(Reported in billions, millions and nearest thousand)

	June 30, 1974	June 30, 1984	Per Cent Increase
Total assets	$2,569,584	$7,232,720	181%
Total loans, net	1,418,399	3,690,032	160%
Securities	850,983	2,409,641	183%
Deposits	2,292,921	6,386,722	179%
Total Capital Accounts	201,598	637,396	216%

SEVENTIETH REPORT

showing

THE CONDITION OF THE 185 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF
JUNE 30, 1984

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER
FOR ALL ARKANSAS IS 501

COMMERCIAL BANK AT ALMA, ALMA

Population 2,755 Crawford County
Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
Zip Code 72921
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Hilda Knight	President
Terry Q. Carson	Exec. Vice Pres.
William N. Brasher, III	Asst. Vice Pres.
Lucille Hayes	Vice Pres.
Helen Jones	Cashier
Barbara Houck	Asst. Cashier
Lorene Nolen	Mountainburg Branch Mgr.

Directors:

Caruth M. Alexander, III
John Paul Ballentine
Terry Q. Carson
W. Dane Clay
John A. Griffin
Hilda Knight

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	644
U.S. Treasury securities	2	994
Oblig. of other U.S. Government agencies and corporations	1	206
Oblig. of States and political subdivisions	2	219
Excess funds sold and sec. resell agreements	1	250
Loans, Net	11	951
Bank premises, furniture & fixtures		378
All other assets		523
TOTAL	23	165

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	999
Time & savings dep., ind., part., corp.	11	351
U.S. Gov't deposits		1
Deposits of States and subdivisions	2	156
All other deposits		41
Certified and Officers' Checks		131
Total Deposits	20	679
All other liabilities		217
Total Liabilities	20	896
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus		800
Undivided profits and capital reserve	1	269
Total equity capital	2	269
TOTAL	23	165

BANK OF AMITY, AMITY

Population 859 Clark County
Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5269
Zip Code 71921
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Cleda Olds	President & Cashier
Joe F. Maxey	Vice Pres.
Peggy T. Adams	Asst. Cashier
Hazel Richardson	Asst. Cashier

Directors:

Ernie Dunlap
Joe F. Maxey
M.H. Oakley
Cleda Olds
Hazel Richardson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	855
U.S. Treasury securities	9	714
Oblig. of other U.S. Government agencies and corporations	4	614
Oblig. of States and political subdivisions	1	508
All other securities		200
Excess funds sold and sec. resell agreements	1	810
Loans, Net	9	536
Bank premises, furniture & fixtures		228
All other assets		727
TOTAL	30	192

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	141
Time & savings dep., ind., part., corp.	18	570
Deposits of States and subdivisions		888
Total Deposits	25	599
All other liabilities		398
Total Liabilities	25	997
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	1	400
Undivided profits and capital reserve	2	695
Total equity capital	4	195
TOTAL	30	192

CITIZENS FIRST STATE BANK, ARKADELPHIA

Population 10,005 Clark County
Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Arkadelphia Bancshares

Principal Officers:

*R. Edward Snider, Jr.	President
Raymond C. Toler	Exec. Vice Pres.
Farrell Hall	Sr. Vice Pres.
Johnnie Sue Huneycutt	V.P. & Cashier
Judy Sligh	Vice Pres.
Tom Calhoon	Vice Pres.

Directors:

I.B. Fuller, Jr.
E.J. Alexander
Flave Carpenter
Cecil Cupp, Jr.
Jerry Francis
Farrell Hall
Billy Bob Hardman
Ed McCorkle
John M. Moore
R. Edward Snider, Jr.
Raymond Toler
Ralph Williams

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	754
U.S. Treasury securities	1	500
Oblig. of other U.S. Government agencies and corporations	1	500
Oblig. of States and political subdivisions	1	714
All other securities		215
Excess funds sold and sec. resell agreements		200
Loans, Net	18	942
Bank premises, furniture & fixtures		609
All other assets		814
TOTAL	32	248

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	593
Time & savings dep., ind., part., corp.	21	256
U.S. Gov't deposits		19
Deposits of States and subdivisions	1	980
Certified and Officers' Checks		140
Total Deposits	28	988
All other liabilities		596
Total Liabilities	29	584
Equity Capital		
Capital (#sh. au. 30,000) (#sh. outst. 30,000)		300
Surplus		700
Undivided profits and capital reserve	1	664
Total equity capital	2	664
TOTAL	32	248

ELK HORN BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 Clark County
Chartered September 28, 1903 P.O. Box 248 Telephone Number 246-5811
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

James W. Harrington	Chmn. of Board
*Larry C. Whitley	President & CEO
Roy N. Shope	Exec. V.P. & Cashier
Herman G. Brewer	Vice Pres.

Directors:

- Thomas B. Barksdale
- James Blanton
- Harold Echols
- James T. Gooch
- James W. Harrington
- J. Hugh Lookadoo
- Earl Meeks
- Wayne D. Pollard
- Roy N. Shope
- A.C. Stone
- Larry C. Whitley
- J.B. Wingfield

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	029
U.S. Treasury securities	5	107
Oblig. of other U.S. Government agencies and corporations	6	853
Oblig. of States and political subdivisions	3	476
All other securities		500
Loans, Net	18	087
Bank premises, furniture & fixtures		813
All other assets	1	077
TOTAL	40	942

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	514
Time & savings dep., ind., part., corp.	29	269
U.S. Gov't deposits		28
Deposits of States and subdivisions	1	665
Certified and Officers' Checks		159
Total Deposits	35	635
Excess funds purchased and sec. repurchase agreements		500
All other liabilities		546
Total Liabilities	36	681
Equity Capital		
Capital (#sh. au. 24,000) (#sh. outst. 24,000)		600
Surplus	1	200
Undivided profits and capital reserve	2	461
Total equity capital	4	261
TOTAL	40	942

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 Clark County
Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Financial Bancshares, Inc.

Principal Officers:	
*Millard E. Aud	Chmn. of Board & President
L.L. Lineback	Exec. Vice Pres.
R. Allan Kimball	Vice Pres.
Barbara J. Evans	Vice Pres. & Cashier

Directors:

Millard E. Aud
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman
Ross M. Whipple

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	485
U.S. Treasury securities	5	298
Oblig. of other U.S. Government agencies and corporations	2	599
Oblig. of States and political subdivisions	1	211
All other securities		577
Excess funds sold and sec. resell agreements		600
Loans, Net	16	294
Bank premises, furniture & fixtures		452
All other assets		616
TOTAL	31	132

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	866
Time & savings dep., ind., part., corp.	21	418
U.S. Gov't deposits		4
Deposits of States and subdivisions	2	937
Certified and Officers' Checks		25
Total Deposits	28	250
All other liabilities		340
Total Liabilities	28	590
Equity Capital		
Capital (#sh. au. 4,800) (#sh. outst. 4,800)		120
Surplus	1	230
Undivided profits and capital reserve	1	192
Total equity capital	2	542
TOTAL	31	132

BANK OF ASHDOWN, ASHDOWN

Population 3,956 Little River County
Chartered October 5, 1970 P.O. Box 547 Telephone Number 898-2761
Zip Code 71822
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Larry Mashburn	Vice Chmn. & President
Robert W. Lewis	Sr. Vice President
Sue G. Daniel	Asst. Vice Pres.
Marie Findley	Asst. Vice Pres.
Olivia J. Green	Cashier
Peggy Morgan	Asst. Cashier

Directors:

James D. Armstrong
Larry G. Davis
Frank Edmonson
Leonard L. Hampson
John H. Hendrix
Larry Mashburn
Sheldon Madden
Euince Spigner
G.M. Williams

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	160
U.S. Treasury securities	12	824
Oblig. of States and political subdivisions		843
Excess funds sold and sec. resell agreements	1	300
Loans, Net	12	281
Bank premises, furniture & fixtures		493
All other assets		786
TOTAL	29	687

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	603
Time & savings dep., ind., part., corp.	22	241
U.S. Gov't deposits		8
Deposits of States and subdivisions	1	832
All other deposits		13
Certified and Officers' Checks		128
Total Deposits	26	825
All other liabilities		255
Total Liabilities	27	080
Equity Capital		
Capital (#sh. au. 45,000) (#sh. outst. 45,000)		450
Surplus	1	550
Undivided profits and capital reserve		607
Total equity capital	2	607
TOTAL	29	687

BANK OF ATKINS, ATKINS

Population 3,002 Pope County
Chartered September 19, 1895 P.O. Box 157 Telephone Number 641-2987
Zip Code 72823
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
James C. Mitchell	Chairman	James C. Mitchell
*David M. Mitchell	President	David Mitchell
E.L. Jorden	Vice Pres.	E.L. Jorden
Dorothy Wiley	Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		655	Demand deposits, ind., part., corp.	2	260
U.S. Treasury securities	1	958	Time & savings dep., ind., part., corp.	6	551
Oblig. of States and political subdivisions	2	646	U.S. Gov't deposits		3
All other securities		102	Deposits of States and subdivisions	1	553
Loans, Net	6	102	Certified and Officers' Checks		87
Bank premises, furniture & fixtures		58	Total Deposits	10	454
All other assets		368	All other liabilities		166
			Total Liabilities	10	620
			Equity Capital		
			Capital (#sh. au. 12,500) (#sh. outst. 12,500)		125
			Surplus		925
			Undivided profits and capital reserve		219
			Total equity capital	1	269
TOTAL	11	889	TOTAL	11	889

THE BANK OF AUGUSTA, AUGUSTA

Population 3,496 Woodruff County
Chartered February 20, 1935 P.O. Box Y Telephone Number 347-2511
Zip Code 72006
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
R.E. Gregory	Chmn. of Board & Dir.
E.R. Miller	President & Dir.
*Woody Castleberry	Exec. V.P. & Dir.
Dorothy Willis	Vice Pres. & Cashier

Directors:

- John R. Eldridge
- Franklin Collier
- W.P. Daniel
- Dr. Steve Collier
- Charles P. Eldridge
- R.E. Gregory, Jr.
- Woody P. Daniel

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	282
U.S. Treasury securities	2	782
Oblig. of other U.S. Government agencies and corporations	5	494
Oblig. of States and political subdivisions	4	068
All other securities		142
Excess funds sold and sec. resell agreements	1	450
Loans, Net	8	592
Bank premises, furniture & fixtures		220
All other assets		790
TOTAL	26	820

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	133
Time & savings dep., ind., part., corp.	15	082
Deposits of States and subdivisions	2	242
Certified and Officers' Checks		241
Total Deposits	22	698
All other liabilities		382
Total Liabilities	23	080
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus		500
Undivided profits and capital reserve	3	040
Total equity capital	3	740
TOTAL	26	820

CITIZENS STATE BANK, BALD KNOB

Population 2,790 White County
Chartered January 22, 1931 P.O. Box 200 Telephone Number 724-3241
Zip Code 72010
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate:
Citizens State Bankshares of Bald Knob, Inc.

Principal Officers:

*Mrs. Juanita Litzelfelner	President & Chairman
Larry E. Kircher	Vice Pres. & Cashier
Wendell Nier	Vice Pres.
Margaret Etheridge	Asst. Vice Pres.
Peggy Reed	Asst. Cashier

Directors:

Mrs. Juanita Litzelfelner
Larry E. Kircher
Jennings Leggett
Bob J. Clark
Bernard C. Smith, M.D.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	661
U.S. Treasury securities	4	145
Oblig. of other U.S. Government agencies and corporations	1	868
Oblig. of States and political subdivisions		968
Excess funds sold and sec. resell agreements		325
Loans, Net	8	998
Bank premises, furniture & fixtures		716
All other assets		527
TOTAL	19	208

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	188
Time & savings dep., ind., part., corp.	10	848
U.S. Gov't deposits		39
Deposits of States and subdivisions	1	247
Certified and Officers' Checks		119
Total Deposits	17	441
All other liabilities		295
Total Liabilities	17	736
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		700
Undivided profits and capital reserve		672
Total equity capital	1	472
TOTAL	19	208

THE CITIZENS BANK, BATESVILLE

Population 8,263 Independence County
Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-4441
Zip Code 72501
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 2; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*T.G. Vinson	President
Charles Arnold	Exec. Vice Pres.
David Hidy	Sr. Vice Pres.
David Ford	Vice Pres.
Floren King	Vice Pres.
Greg Shaver	Cashier

Directors:

Charles Arnold
Dr. Lackey Moody
Eagle Street
M.F. Highsmith
Noel K. Sims
Mrs. J.K. Southerland
Doyle Rogers
Lackey Moody
T.G. Vinson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	758
U.S. Treasury securities	14	869
Oblig. of other U.S. Government agencies and corporations	9	482
Oblig. of States and political subdivisions	8	039
All other securities		72
Excess funds sold and sec. resell agreements	1	200
Loans, Net	41	036
Bank premises, furniture & fixtures	1	692
All other assets	1	967
TOTAL	84	115

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	16	697
Time & savings dep., ind., part., corp.	51	171
U.S. Gov't deposits		38
Deposits of States and subdivisions	7	176
All other deposits		160
Certified and Officers' Checks		356
Total Deposits	75	598
Excess funds purchased and sec. repurchase agreements	1	525
All other liabilities		705
Total Liabilities	77	828
Equity Capital		
Capital (#sh. au. 14,000) (#sh. outst. 14,000)	1	400
Surplus	1	000
Undivided profits and capital reserve	3	487
Total equity capital	5	887
Subordinated notes and debentures		400
TOTAL	84	115

BANK OF BEARDEN; BEARDEN

Population 1,191 Ouachita County
Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
Zip Code 71720
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*John E. Anthony	Chairman	John E. Anthony
Rick Green	President	Joe F. Barner
Edward W. Paschal	Vice Pres.	O.D. Cathey
Harold Mizell	Cashier	Rick Green
Rosemary Barner	Asst. Cashier	Kenneth D. Keeton
		Howard G. McWhorter
		Eric Stuckey
		J.E. Word

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	145
U.S. Treasury securities	1	199
Oblig. of other U.S. Government agencies and corporations	2	124
Oblig. of States and political subdivisions	1	879
Excess funds sold and sec. resell agreements		425
Loans, Net	6	338
Bank premises, furniture & fixtures		171
All other assets		175
TOTAL	15	456

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	062
Time & savings dep., ind., part., corp.	9	803
U.S. Gov't deposits		2
Deposits of States and subdivisions		686
Certified and Officers' Checks		12
Total Deposits	13	565
All other liabilities		170
Total Liabilities	13	735
Equity Capital		
Capital (#sh. au. 8,800) (#sh. outst. 8,060)		201
Surplus	1	110
Undivided profits and capital reserve		410
Total equity capital	1	721
TOTAL	15	456

CITIZENS BANK, BEEBE

Population 3,599 White County
Chartered June 21, 1917 P.O. Box T Telephone Number 882-6411
Zip Code 72012
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*E.H. Abington, II	President
J.Darrel Hall	Exec. Vice Pres.
Margie Jensen	Vice Pres.
Anna B. Spradlin	Cashier
Betty Liddle	Asst. Vice Pres.
Vickie Duke	Asst. Cashier

Directors:

T.E. Abington
E.H. Abington, II
J. Darrel Hall
Arvill C. Benton
George B. Garrett
John B. Fisher
Margie Jensen
Doyle Burns
James Rakes
Bobby Bell
Millan Burrow
Cora Ann Jones
H. Leroy Goff
Lee E. Hayes
Frank Garrison
H. Mayes Scott

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	653
U.S. Treasury securities	1	850
Oblig. of other U.S. Government agencies and corporations		601
Oblig. of States and political subdivisions	3	195
Excess funds sold and sec. resell agreements		100
Loans, Net	13	192
Bank premises, furniture & fixtures		450
All other assets		443
TOTAL	21	484

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	995
Time & savings dep., ind., part., corp.	14	086
U.S. Gov't deposits		30
Deposits of States and subdivisions	1	729
All other deposits		17
Certified and Officers' Checks		38
Total Deposits	18	895
All other liabilities		247
Total Liabilities	19	142
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		200
Surplus		600
Undivided profits and capital reserve	1	542
Total equity capital	2	342
TOTAL	21	484

FIRST STATE BANK, BEEBE

Population 3,599 White County
Chartered April 20, 1981 P.O. Box D Telephone Number 882-6406
Zip Code 72012
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Garland Kirkpatrick	Pres. & CEO
James A. Lovell, Jr.	Vice Pres.
Marilyn Cole	Cashier
Loretta Sansom	Asst. Cashier
Sandy Poindexter	Admin. Asst.

Directors:

Garland Kirkpatrick
Dr. Ruth Lazelle Couch
Grace Crouch
Johnnie Downing
Walter England
Luther B. Harvey
Robert O. Justice
H. Kelton Keathley
Keith K. Knight
Harvey Smith

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		943
U.S. Treasury securities		799
Oblig. of other U.S. Government agencies and corporations	1	263
Oblig. of States and political subdivisions		619
All other securities		67
Loans, Net	6	433
Bank premises, furniture & fixtures		781
All other assets		382
TOTAL	11	287

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	838
Time & savings dep., ind., part., corp.	4	156
U.S. Gov't deposits		81
Deposits of States and subdivisions		974
Certified and Officers' Checks		162
Total Deposits	9	211
Excess funds purchased and sec. repurchase agreements		250
All other liabilities		189
Total Liabilities	9	650
Equity Capital		
Capital (#sh. au. 50,000) (#sh. outst. 50,000)		500
Surplus		500
Undivided profits and capital reserve		637
Total equity capital	1	637
TOTAL	11	287

BENTON STATE BANK, BENTON

Population 17,737 Saline County
Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
Zip Code 72015
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — 1
Bank Holding Company Affiliate: Benton State Bankshares

Principal Officers:	
*Brooks Morris	President
Russell Coleman	Exec. Vice Pres.
Harry McCormick	Sr. Vice Pres.
June MaGee	Vice Pres.
Joann Baker	Vice Pres.
James Trotter	Vice Pres.

Directors:

Bob Alsobrook
Mrs. W.R. Alsobrook
Fred E. Briner
A.B. Holiman, Jr.
W.L. Tucker
W.W. Jones
Malcolm Lawrence

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	531
U.S. Treasury securities	34	504
Oblig. of other U.S. Government agencies and corporations	10	900
Oblig. of States and political subdivisions	12	126
All other securities		4
Excess funds sold and sec. resell agreements	3	375
Loans, Net	29	356
Bank premises, furniture & fixtures	1	357
All other assets	2	371
TOTAL	98	524

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	859
Time & savings dep., ind., part., corp.	67	383
U.S. Gov't deposits		27
Deposits of States and subdivisions	7	663
All other deposits		241
Certified and Officers' Checks		532
Total Deposits	88	705
All other liabilities	1	570
Total Liabilities	90	275
Equity Capital		
Capital (#sh. au. 132,000) (#sh. outst. 132,000)	1	320
Surplus		825
Undivided profits and capital reserve	6	104
Total equity capital	8	249
TOTAL	98	524

THE UNION BANK OF BENTON, BENTON

Population 17,737 Saline County
Chartered January 11, 1954 P.O. Box 687 Telephone Number 778-0411
Zip Code 72015
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — 1
Bank Holding Company Affiliate: None

Principal Officers:

*Bob Gregory	President
K.M. Taylor	Vice Pres.
Margaret Jefferson	Vice Pres. & Cashier

Directors:

Greg B. Brown, Chmn.
June G. Brown
Lilburn Carlisle
J.D. Harris
R.G. Kuerner
I.E. McCray, Jr.
J. Fred Walton, Jr.
John Young

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	9	990
U.S. Treasury securities	3	848
Oblig. of other U.S. Government agencies and corporations	2	952
Oblig. of States and political subdivisions	5	968
All other securities		734
Excess funds sold and sec. resell agreements	7	535
Loans, Net	30	726
Bank premises, furniture & fixtures	1	475
All other assets	1	580
TOTAL	64	808

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	608
Time & savings dep., ind., part., corp.	41	432
U.S. Gov't deposits		81
Deposits of States and subdivisions	6	836
Certified and Officers' Checks		468
Total Deposits	58	425
Excess funds purchased and sec. repurchase agreements		163
All other liabilities		802
Total Liabilities	59	390
Equity Capital		
Capital (#sh. au. 72,940.3) (#sh. outst. 72,940.3)		729
Surplus		857
Undivided profits and capital reserve	3	223
Total equity capital	4	809
Subordinated notes and debentures		609
TOTAL	64	808

BANK OF BENTONVILLE, BENTONVILLE

Population 8,756 Benton County
Chartered February 25, 1931 P.O. Box 449 Telephone Number 273-3331
Zip Code 72712
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — 3; Outside City — 1
Bank Holding Company Affiliate: None

Principal Officers:

*Burton E. Stacy	President
John W. Fryer	Exec. Vice Pres.
David A. Short	Sr. Vice Pres.
Fred Lookadoo	Sr. Vice Pres.
Warren Fields	Controller & Cashier
Maurice Easterling	Sr. Vice Pres.
Carl T. Cosand	Vice Pres.

Directors:

E.F. Adair
G.M. Billingsley
R.E. Buck
Max Burger
W.H. Enfield
Glenn Featherston
J.W. Fryer
Jim Walton
David Glass
Carl Hutchens
Clayton Little
J.A. Rollow
R.L. Scoggins
B.E. Stacy
Alice Walton
Sam Walton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	310
U.S. Treasury securities	5	310
Oblig. of other U.S. Government agencies and corporations	4	113
Oblig. of States and political subdivisions	24	842
Loans, Net	78	930
Bank premises, furniture & fixtures	1	529
All other assets	3	510
TOTAL	124	544

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	17	259
Time & savings dep., ind., part., corp.	92	114
U.S. Gov't deposits		103
Deposits of States and subdivisions	4	284
All other deposits		110
Certified and Officers' Checks		354
Total Deposits	114	224
All other liabilities	1	655
Total Liabilities	115	879
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 78,400)		980
Surplus	2	770
Undivided profits and capital reserve	4	915
Total equity capital	8	665
TOTAL	124	544

CITIZENS BANK, BENTONVILLE

Population 8,756 Benton County
Chartered December 16, 1968 P.O. Box 709 Telephone Number 273-5586
Zip Code 72712
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Robert L. Smith	President & CEO
R. Harvey Ricketts	Exec. Vice Pres.
Johnnie J. Qualls	Vice Pres. & Cashier
Lawrence R. McCarroll	Vice Pres.

Directors:

Lawrence P. Bolte
Charles G. Burke
Wayne W. Carlson
Wallace W. Fowler, Chairman
Phil Jones
Lawrence R. McCarroll
Wilson D. Powell
Cecil E. Shores
Robert L. Smith
Ralph C. Williams

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	170
U.S. Treasury securities	3	242
Oblig. of other U.S. Government agencies and corporations	2	652
Oblig. of States and political subdivisions	3	194
Loans, Net	29	290
Bank premises, furniture & fixtures		936
All other assets	1	190
TOTAL	42	674

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	696
Time & savings dep., ind., part., corp.	23	817
Deposits of States and subdivisions	4	558
Certified and Officers' Checks		140
Total Deposits	38	211
Excess funds purchased and sec. repurchase agreements	1	050
All other liabilities		425
Total Liabilities	39	686
Equity Capital		
Capital (#sh. au. 65,000) (#sh. outst. 55,421)		554
Surplus	1	216
Undivided profits and capital reserve	1	218
Total equity capital	2	988
TOTAL	42	674

BANK OF BLEVINS, BLEVINS

Population 314 Hempstead County
Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541
Zip Code 71825
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Blevins Bancshares, Inc.

Principal Officers:	
P.C. Stephens	President
Nell Stephens	Sr. Vice Pres.
*Mike Stephens	Exec. Vice Pres. & Cashier

Directors:

P.C. Stephens
Mike Stephens
Nell Stephens
Harold M. Stephens

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		690
U.S. Treasury securities	1	500
Oblig. of other U.S. Government agencies and corporations	1	341
Oblig. of States and political subdivisions		170
Excess funds sold and sec. resell agreements		100
Loans, Net	3	543
Bank premises, furniture & fixtures		11
All other assets		4
TOTAL	7	359

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	679
Time & savings dep., ind., part., corp.	4	194
U.S. Gov't deposits		2
Deposits of States and subdivisions		843
Certified and Officers' Checks		20
Total Deposits	6	738
All other liabilities		4
Total Liabilities	6	742
Equity Capital		
Capital (#sh. au. 16,000) (#sh. outst. 8,050)		101
Surplus		150
Undivided profits and capital reserve		366
Total equity capital		617
TOTAL	7	359

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 24,314 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*James L. Magee	Chairman
Alvin Huffman, III	President
Lee A. Crowe	Exec. Vice Pres.
Steve Bell	Vice Pres.
R.G. Cox	Cashier

Directors:

Dale S. Briggs
Jerry Cohen
Glen A. Cook
Lee A. Crowe
G.G. Hubbard, Jr.
Alvin Huffman, III
Paul C. Hughes
Herbert Jones
Gaylon M. Lawrence, Jr.
James Magee
R.A. Porter

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	10	463
U.S. Treasury securities	21	511
Oblig. of other U.S. Government agencies and corporations	22	381
Oblig. of States and political subdivisions	5	967
All other securities		607
Excess funds sold and sec. resell agreements		250
Loans, Net	19	428
Bank premises, furniture & fixtures		958
All other assets	1	762
TOTAL	83	327

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	18	411
Time & savings dep., ind., part., corp.	46	290
U.S. Gov't deposits		18
Deposits of States and subdivisions	8	111
All other deposits		2
Certified and Officers' Checks		176
Total Deposits	73	008
All other liabilities	3	233
Total Liabilities	76	241
Equity Capital		
Capital (#sh. au. 40,000) (#sh. outst. 40,000)	1	000
Surplus	2	750
Undivided profits and capital reserve	3	336
Total equity capital	7	086
TOTAL	83	327

CITIZENS BANK, BOONEVILLE

Population 3,289 Logan County
Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747
Zip Code 72927
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Jeral L. Hampton	President
Bill Landrum	Exec. Vice Pres.
Larry Kinard	Exec. Vice Pres.
Bill Mitchell	Vice Pres.
Joe Earp	Vice Pres.
Shirley Young	Vice Pres.
Lee Strickland	Vice Pres.

Directors:

Jeral Hampton
Bill Landrum
Larry Kinard
H.L. Thomas, Jr.
Robert E. Remy
A.B. Littlefield
Melvin R. Dunn
Billy D. Leslie
Richard Lippard
Glen Fitzgerald

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	12	683
U.S. Treasury securities	3	040
Oblig. of other U.S. Government agencies and corporations	1	611
Oblig. of States and political subdivisions	5	742
Excess funds sold and sec. resell agreements	2	100
Loans, Net	31	140
Bank premises, furniture & fixtures		428
All other assets	1	375
TOTAL	58	119

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	784
Time & savings dep., ind., part., corp.	45	049
U.S. Gov't deposits		79
Deposits of States and subdivisions	3	556
Certified and Officers' Checks		430
Total Deposits	52	898
All other liabilities		655
Total Liabilities	53	553
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	566
Total equity capital	4	566
TOTAL	58	119

THE BANK OF BRADLEY, BRADLEY

Population 790 Lafayette County
Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322
Zip Code 71826
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: The Bradley Corporation

Principal Officers:		**Directors:**
*Lane Pierce	President	Lane Pierce
Ann Darner	Vice President	G.E. Crabtree
Billie Pierce	Vice Pres.	Randy Griffing

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	544
U.S. Treasury securities		300
Oblig. of other U.S. Government agencies and corporations	1	870
Oblig. of States and political subdivisions		439
Excess funds sold and sec. resell agreements		125
Loans, Net	6	291
Bank premises, furniture & fixtures		341
All other assets		25
TOTAL	10	935

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		885
Time & savings dep., ind., part., corp.	7	640
U.S. Gov't deposits		7
Deposits of States and subdivisions	1	560
Certified and Officers' Checks		23
Total Deposits	10	115
All other liabilities		5
Total Liabilities	10	120
Equity Capital		
Capital (#sh. au. 1,100) (#sh. outst. 1,000)		100
Surplus		600
Undivided profits and capital reserve		115
Total equity capital		815
TOTAL	10	935

BANK OF BRINKLEY, BRINKLEY

Population 4,997 Monroe County
Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
Zip Code 72021
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Brinkley Bancshares, Inc.

Principal Officers:		**Directors:**
Albert L. Rusher	Chairman	Albert L. Rusher
*Albert H. Rusher	President	Albert H. Rusher
Gus Rusher	Exec. Vice Pres.	Gus Rusher
Harold Hardwick	Vice Pres.	Harold Hardwick
Mildred Dickson	Cashier	Sidney McKnight
Terry Singleterry	Asst. Vice Pres.	Lambert Dial
Kitty Smith	Asst. Cashier	Don Fuller
		Jim Carroll, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	185
U.S. Treasury securities	1	449
Oblig. of other U.S. Government agencies and corporations	11	056
Oblig. of States and political subdivisions	4	329
All other securities	1	067
Excess funds sold and sec. resell agreements	1	500
Loans, Net	18	925
Bank premises, furniture & fixtures		490
All other assets	1	132
TOTAL	43	133

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	230
Time & savings dep., ind., part., corp.	27	063
U.S. Gov't deposits		25
Deposits of States and subdivisions	3	236
All other deposits		4
Certified and Officers' Checks		176
Total Deposits	38	734
All other liabilities		468
Total Liabilities	39	202
Equity Capital		
Capital (#sh. au. 24,000) (#sh. outst. 24,000)		600
Surplus	1	800
Undivided profits and capital reserve	1	531
Total equity capital	3	931
TOTAL	43	133

BANK OF CABOT, CABOT

Population 3,970 Lonoke County
Chartered March 23, 1903 P.O. Box R Telephone Number 843-3575
Zip Code 72023
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Cabot Bankshares, Inc.

Principal Officers:

*James M. Park	President
Joe W. Park	Vice Pres. & Cashier
William E. Williams	Vice Pres.
Jaunita C. Morden	Vice Pres.
James F. Campbell	Vice Pres.
Connie S. Glover	Vice Pres.
Oleta R. Kinder	Auditor

Directors:

Howell M. Thompson, Chmn.
W.T. Barnwell
A.M. Feland, III
Charles L. George
Austin R. Leeds
Jack M. Lowman
James M. Park
Joe W. Park
Gerald H. Shock
Charles R. Templeton
William E. Williams
H.A. Whitley

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	809
U.S. Treasury securities	9	186
Oblig. of other U.S. Government agencies and corporations	4	080
Oblig. of States and political subdivisions	8	068
All other securities		680
Excess funds sold and sec. resell agreements	2	600
Loans, Net	30	486
Bank premises, furniture & fixtures		783
All other assets	1	463
TOTAL	61	155

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	217
Time & savings dep., ind., part., corp.	42	233
U.S. Gov't deposits		156
Deposits of States and subdivisions	5	504
Certified and Officers' Checks		264
Total Deposits	55	374
All other liabilities		829
Total Liabilities	56	203
Equity Capital		
Capital (#sh. au. 25,000) (#sh. outst. 25,000)		625
Surplus	1	575
Undivided profits and capital reserve	2	452
Total equity capital	4	652
Subordinated notes and debentures		300
TOTAL	61	155

FIRST STATE BANK, CALICO ROCK

Population 1,046 Izard County
Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
Zip Code 72519
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*H. Davey Wyatt	President
Paul W. Seay	Vice Pres.
Danny Moser	Vice Pres.
Boyce Hicks	Asst. Vice Pres.
Mondalyn Caldwell	Asst. Cashier
Joann Farmer	Admn. Asst.

Directors:

Gaye Copp
H. Davey Wyatt
Paul W. Seay

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		784
U.S. Treasury securities	3	274
Oblig. of other U.S. Government agencies and corporations	4	038
Oblig. of States and political subdivisions	3	136
Excess funds sold and sec. resell agreements		300
Loans, Net	7	872
Bank premises, furniture & fixtures		503
All other assets		448
TOTAL	20	355

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	409
Time & savings dep., ind., part., corp.	12	313
U.S. Gov't deposits		6
Deposits of States and subdivisions		609
Certified and Officers' Checks		96
Total Deposits	17	433
All other liabilities		206
Total Liabilities	17	639
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		250
Surplus		400
Undivided profits and capital reserve	2	066
Total equity capital	2	716
TOTAL	20	355

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 15,356 Ouachita County
Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
Zip Code 71701
Number of Branches: Inside City — 5; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*B.J. Ford	Chairman & President
Billy G. Wright	Sr. Vice Pres.
William J. Kluge	Vice Pres.
Mrs. Linnie Betts	Vice Pres.
Martha Hankins	Vice Pres.
Jack M. Sheppard, Jr.	Cashier

Directors:

Harry F. Barnes
E.E. Falwell
B.J. Ford
Roy Ledbetter
Ralph S. O'Conner
Katherine T. Ozment
Emmett Parham
Ray Parham
Roy B. Walton
Thomas E. Watts

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	640
U.S. Treasury securities	4	222
Oblig. of other U.S. Government agencies and corporations	4	203
Oblig. of States and political subdivisions	9	542
All other securities		75
Loans, Net	34	941
Bank premises, furniture & fixtures	1	257
All other assets	1	350
TOTAL	59	230

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	16	103
Time & savings dep., ind., part., corp.	34	592
U.S. Gov't deposits		131
Deposits of States and subdivisions	1	507
Total Deposits	52	333
Excess funds purchased and sec. repurchase agreements		900
All other liabilities		848
Total Liabilities	54	081
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	2	000
Undivided profits and capital reserve	2	149
Total equity capital	5	149
TOTAL	59	230

CARAWAY BANK, CARAWAY

Population 1,165 Craighead County
Chartered November 29, 1962 P.O. Box 39 Telephone Number 482-3329
Zip Code 72419
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Amos David	Chairman
J.R. David, Jr.	President
Douglas Bradley	Vice Pres.
Jean Goodman	Vice Pres.
Gundel D. Martin	Asst. Vice Pres.
Deborah D. Taylor	Asst. Vice Pres.

Directors:

Amos David
J.R. David, Jr.
Douglas Bradley
Lee David

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		849
U.S. Treasury securities	1	297
Oblig. of other U.S. Government agencies and corporations		66
Oblig. of States and political subdivisions		855
All other securities		9
Excess funds sold and sec. resell agreements		250
Loans, Net	5	672
Bank premises, furniture & fixtures		102
All other assets		345
TOTAL	9	445

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	855
Time & savings dep., ind., part., corp.	5	820
U.S. Gov't deposits		3
Deposits of States and subdivisions		714
All other deposits		22
Certified and Officers' Checks		61
Total Deposits	8	475
All other liabilities		118
Total Liabilities	8	593
Equity Capital		
Capital (#sh. au. 10,080) (#sh. outst. 10,080)		252
Surplus		100
Undivided profits and capital reserve		500
Total equity capital		852
TOTAL	9	445

CITIZENS BANK & TRUST, CARLISLE

Population 2,567 Lonoke County
Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571
Zip Code 72024
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Grand Prairie Bancshares, Inc.

Principal Officers:

*M.S. Woodruff	President
Bill J. Shoup	Sr. Vice Pres.
Laverne Caldwell	V.P. & Cashier
M.Gaines Young, Jr.	Vice Pres. & Trust Officer

Directors:

- M.S. Woodruff, Chairman
- Bill Shoup
- M. Gaines Young, Jr.
- Dr. J. F. Gartman
- Charles Hunt
- C.W. Harper
- F.M. Perkins, Sr. Advisory
- Clifford Bennett, Sr. Adv.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	584
U.S. Treasury securities	9	037
Oblig. of other U.S. Government agencies and corporations	2	874
Oblig. of States and political subdivisions	4	953
Excess funds sold and sec. resell agreements	1	300
Loans, Net	19	432
Bank premises, furniture & fixtures		393
All other assets	1	200
TOTAL	41	773

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	240
Time & savings dep., ind., part., corp.	27	017
U.S. Gov't deposits		169
Deposits of States and subdivisions		694
All other deposits		6
Certified and Officers' Checks		219
Total Deposits	37	345
All other liabilities		602
Total Liabilities	37	947
Equity Capital		
Capital (#sh. au. 39,000) (#sh. outst. 39,000)		975
Surplus	1	025
Undivided profits and capital reserve	1	826
Total equity capital	3	826
TOTAL	41	773

BANK OF CAVE CITY, CAVE CITY

Population 1,599 Sharp County
Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
Zip Code 72521
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Sharp Bancshares, Inc.

Principal Officers:	
*Eagle Street	Chairman & President
James M. Street	Exec. V.P. & CEO
Clifton Crabtree	V.P. & Cashier

Directors:

Eagle Street
James M. Street
Eugene Street
James E. Street
Clifton Crabtree
Samuel F. Beller

---

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		541
U.S. Treasury securities	1	797
Oblig. of other U.S. Government agencies and corporations	2	277
Oblig. of States and political subdivisions	1	630
Excess funds sold and sec. resell agreements		300
Loans, Net	11	535
Bank premises, furniture & fixtures		123
All other assets		399
TOTAL	18	602

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	009
Time & savings dep., ind., part., corp.	13	595
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	012
Certified and Officers' Checks		28
Total Deposits	16	645
All other liabilities		110
Total Liabilities	16	755
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve	1	347
Total equity capital	1	847
TOTAL	18	602

AMERICAN STATE BANK, CHARLESTON

Population 1,786 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

Principal Officers:

*Joe S. Hiatt	Chairman & CEO
Michael F. Flynn	President
Sherman Hiatt	V.P. & Cashier
Margie Hiatt	Vice Pres.
Charles J. Brown	Vice Pres.
Alice K. Wood	Asst. Vice Pres.

Directors:

Joe S. Hiatt
Michael F. Flynn
Sherman Hiatt
John McDonald
Harold W. Jones
Troy Clark
Joe Medlock
Joe Larkin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	037
U.S. Treasury securities	5	314
Oblig. of other U.S. Government agencies and corporations	3	071
Oblig. of States and political subdivisions	3	501
Excess funds sold and sec. resell agreements		265
Loans, Net	11	716
Bank premises, furniture & fixtures		767
All other assets		636
TOTAL	27	307

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	405
Time & savings dep., ind., part., corp.	17	078
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	315
Certified and Officers' Checks		144
Total Deposits	23	944
Excess funds purchased and sec. repurchase agreements		53
All other liabilities		184
Total Liabilities	24	181
Equity Capital		
Capital (#sh. au. 12,000) (#sh. outst. 12,000)		300
Surplus	1	000
Undivided profits and capital reserve	1	826
Total equity capital	3	126
TOTAL	27	307

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 729 Cross County
Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
Zip Code 72324
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

W.M. Smith, Jr.	President
*W.M. Smith, III	Exec. Vice Pres.
Emmett Milam	Vice Pres.
Yvonne Lace	Cashier

Directors:

W.M. Smith, Jr., Chairman
W.M. Smith, III
Emmett Milam, Sec.
H.H. Beasley
Edward Maddox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	747
U.S. Treasury securities	1	203
Oblig. of other U.S. Government agencies and corporations		825
Oblig. of States and political subdivisions	2	098
All other securities		108
Loans, Net	10	655
Bank premises, furniture & fixtures		81
All other assets		504
TOTAL	18	221

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	393
Time & savings dep., ind., part., corp.	10	392
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	756
All other deposits		460
Certified and Officers' Checks		78
Total Deposits	16	082
Excess funds purchased and sec. repurchase agreements		100
All other liabilities		322
Total Liabilities	16	504
Equity Capital		
Capital (#sh. au. 2,000) (#sh. outst. 2,000)		100
Surplus	1	300
Undivided profits and capital reserve		317
Total equity capital	1	717
TOTAL	18	221

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,500 Monroe County
Chartered July 23, 1890 P.O. Box 280 Telephone Number 747-3319
Zip Code 72029
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Clarendon Holding Co.

Principal Officers:

James B. Sharp	Chmn. of Board
*J. Perry Lee	President
Caroline B. Lyle	Vice Pres.
Rheta Griffith	Corp. Sec.

Directors:

James B. Sharp
J. Perry Lee
Caroline B. Lyle
Rheta Griffith
Paul McKay
B.J. Hopson
Donald A. Davis
Ellen Menard

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	245
U.S. Treasury securities		878
Oblig. of other U.S. Government agencies and corporations	3	155
Oblig. of States and political subdivisions	1	825
All other securities	2	843
Excess funds sold and sec. resell agreements		90
Loans, Net	3	882
Bank premises, furniture & fixtures		330
All other assets		366
TOTAL	16	614

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	044
Time & savings dep., ind., part., corp.	10	308
U.S. Gov't deposits		28
Deposits of States and subdivisions	1	524
Certified and Officers' Checks		25
Total Deposits	14	929
All other liabilities		203
Total Liabilities	15	132
Equity Capital		
Capital (#sh. au. 6,000) (#sh. outst. 6,000)		150
Surplus		400
Undivided profits and capital reserve		732
Total equity capital	1	282
Subordinated notes and debentures		200
TOTAL	16	614

ARKANSAS STATE BANK, CLARKSVILLE

Population 5,237 Johnson County
Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Arkansas State Bancorporation

Principal Officers:

*Jefferson Haney	Chmn. & Director
William M. Sharp	Pres. & Director
Betty Callahan	V.P. & Cashier
Don Perry	V.P. & Director
Mary Pitts	Asst. Cashier
Denton Tumbleson	Vice Pres.

Directors:

Harold Whitson
Jim Dickerson
H.E. Wharton
R.L. Thompson
Armil Taylor
Dane Riggs
Guy Shrigley

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	385
U.S. Treasury securities	5	166
Oblig. of other U.S. Government agencies and corporations	6	974
Oblig. of States and political subdivisions	6	752
All other securities	2	030
Excess funds sold and sec. resell agreements		250
Loans, Net	16	596
Bank premises, furniture & fixtures		611
All other assets	1	176
TOTAL	42	940

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	629
Time & savings dep., ind., part., corp.	32	480
U.S. Gov't deposits		38
Deposits of States and subdivisions	2	253
Certified and Officers' Checks		150
Total Deposits	37	550
Excess funds purchased and sec. repurchase agreements	1	000
All other liabilities		574
Total Liabilities	39	124
Equity Capital		
Capital (#sh. au. 12,000) (#sh. outst. 12,000)		120
Surplus	1	880
Undivided profits and capital reserve	1	816
Total equity capital	3	816
TOTAL	42	940

FARMERS BANK & TRUST COMPANY, CLARKSVILLE

Population 5,237 Johnson County
Chartered July 6, 1978 P.O. Box 288 Telephone Number 754-2020
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 2; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*James C. East	Chmn. of Board
Joe A. Woodson	President
Lee White	Sr. Vice Pres.
James E. Brantley	Sr. Vice Pres.
Mary L. Warren	Vice Pres.
Robert C. Magee	Vice Pres.
Nina Mason	Vice Pres.
Harold Johnson	Vice Pres.
Rebecca Upton	Vice Pres.
Tommy Sexton	Asst. Vice Pres.
Roderick H. Weaver	General Counsel

Directors:

James C. East
Robert A. Hurley
James E. Lewis
Robert C. Magee
Steven Morgan
Dayne Phillips
Bill Porter
Ted Riley
J.T. White
Lee White
Joe A. Woodson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	095
U.S. Treasury securities	3	257
Oblig. of other U.S. Government agencies and corporations	10	396
Oblig. of States and political subdivisions	4	530
All other securities		40
Excess funds sold and sec. resell agreements	2	825
Loans, Net	25	473
Bank premises, furniture & fixtures		852
All other assets	1	119
TOTAL	54	587

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	661
Time & savings dep., ind., part., corp.	41	758
U.S. Gov't deposits		14
Deposits of States and subdivisions	2	865
Certified and Officers' Checks		212
Total Deposits	49	510
Excess funds purchased and sec. repurchase agreements		362
All other liabilities		880
Total Liabilities	50	752
Equity Capital		
Capital (#sh. au. 5,000) (#sh. outst. 5,000)		500
Surplus	1	600
Undivided profits and capital reserve	1	135
Total equity capital	3	235
Subordinated notes and debentures		600
TOTAL	54	587

CLINTON STATE BANK, CLINTON

Population 1,284 Van Buren County
Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441
Zip Code 72031
Number of Branches: Inside City — 1; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		**Directors:**
John L. Johnson	Chairman	Paul L. Bone
*Dyke Johnson	President & CEO	Jay Jackson
Bud McKnight	Exec. Vice Pres.	Dyke Johnson
Jo Smith	Sr. Vice Pres.	John L. Johnson
Charles E. Smith	Vice Pres.	Joe Lee
Eileen Smiley	Vice Pres.	Roy Lefler
Lavelle McKnight	Asst. Vice Pres.	Bud McKnight
Robert Barnum	Asst. Vice Pres.	
Sharon Johnson	Asst. Vice Pres.	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	514
U.S. Treasury securities	14	292
Oblig. of other U.S. Government agencies and corporations	5	816
Oblig. of States and political subdivisions	6	788
Excess funds sold and sec. resell agreements	6	400
Loans, Net	22	909
Bank premises, furniture & fixtures		624
All other assets	1	298
TOTAL	62	641

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	014
Time & savings dep., ind., part., corp.	48	999
U.S. Gov't deposits		17
Deposits of States and subdivisions	1	834
Certified and Officers' Checks		421
Total Deposits	57	285
All other liabilities		552
Total Liabilities	57	837
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		400
Surplus	1	200
Undivided profits and capital reserve	3	204
Total equity capital	4	804
TOTAL	62	641

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 20,375 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72032
Number of Branches: Inside City — 3; Outside City — 3
Number of CBCT's: Inside City — 2; Outside City — None
Bank Holding Company Affiliate: Conway Bancshares, Inc.

Principal Officers:

*James G. Williamson, Jr.	Chmn. of Board
B.J. Daugherty	President
Louis E. Stell	Exec. Vice Pres.
Thomas E. Bentley, Jr.	Sr. Vice Pres. & Cashier
Kenne Ketcheside	Vice Pres.
Jack Humphrey	Vice Pres.
John Stanton	Vice Pres.
A. Glen Ross	Vice Pres.

Directors:

- James H. Brewer
- William M. Clark
- B.J. Daugherty
- C. Joseph Giroir, Jr.
- Alphonse M. Riegel
- J.W. McCracken
- Charles D. Morgan, Jr.
- J.F. O'Kelley
- Frank F. Robins, III
- Earl F. Rogers
- Stanley Russ
- M.M. Satterfield
- Louis E. Stell
- James G. Williamson, Jr.
- Thomas G. Wilson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	8	200
U.S. Treasury securities	8	339
Oblig. of other U.S. Government agencies and corporations	3	013
Oblig. of States and political subdivisions	16	858
All other securities	1	846
Excess funds sold and sec. resell agreements		100
Loans, Net	81	290
Bank premises, furniture & fixtures	2	132
All other assets	3	097
TOTAL	124	875

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	17	202
Time & savings dep., ind., part., corp.	73	694
U.S. Gov't deposits		90
Deposits of States and subdivisions	12	290
All other deposits	8	829
Certified and Officers' Checks		873
Total Deposits	112	978
All other liabilities	1	879
Total Liabilities	114	857
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	4	000
Undivided profits and capital reserve	5	018
Total equity capital	10	018
TOTAL	124	875

THE CORNING BANK, CORNING

Population 3,650 Clay County
Chartered June 15, 1984 P.O. Box 439 Telephone Number 857-3592
Zip Code 72422
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Paragould Bankshares

Principal Officers:

*G.L. Lieblong	President
Donis Simpson	Exec. Vice Pres.
Jim Vinson	Sr. Vice Pres.
Bob Lockwood	Vice Pres.
Louise Coleman	Vice Pres.
J.L. Williams	Vice Pres. & Farm Rep.
Dorothy Barton	Vice Pres

Directors:

R.P. Bland
Dr. C.M. Bowers
Larry Brewer
J.C. Cothren
Joe Elmore
Dr. Robert Fahr
J.R. Ford
Dr. G.A. Haynes
G.L. Lieblong
Roy McSpadden
J.T. Meriweather
Douglas Pillow
A.B. Samuel
F.J. Schreit
Dr. J. M. Williams
C.E. Williamson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	397
U.S. Treasury securities		403
Oblig. of States and political subdivisions	2	552
Excess funds sold and sec. resell agreements	14	300
Loans, Net	11	401
Bank premises, furniture & fixtures	1	164
All other assets		856
TOTAL	33	073

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	488
Time & savings dep., ind., part., corp.	22	673
U.S. Gov't deposits		38
Deposits of States and subdivisions	1	880
Certified and Officers' Checks		5
Total Deposits	31	084
All other liabilities		386
Total Liabilities	31	470
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		100
Surplus	1	200
Undivided profits and capital reserve		303
Total equity capital	1	603
TOTAL	33	073

FIRST STATE BANK, CROSSETT

Population 6,706 Ashley County
Chartered May 13, 1963 P.O. Box 638 Telephone Number 364-5131
Zip Code 71635
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
Richard E. Griffin	Chairman
*M. Gerald Holland	President
Z.M. Stell	Exec. Vice Pres.
Don Woods	Vice Pres.
Cheryl Goodwin	Cashier
Jeanie Parker	Admin. Officer

Directors:

Charles Baxley
H.A. Etheridge, Jr.
James S. Nolley
Richard E. Griffin
M. Gerald Holland
C.E. Ripley
Donald R. Rodgers
Z.M. Stell

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	787
U.S. Treasury securities		849
Oblig. of other U.S. Government agencies and corporations	1	787
Oblig. of States and political subdivisions	1	005
Excess funds sold and sec. resell agreements		300
Loans, Net	7	703
Bank premises, furniture & fixtures		302
All other assets		529
TOTAL	15	262

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	403
Time & savings dep., ind., part., corp.	9	898
U.S. Gov't deposits		88
Deposits of States and subdivisions	2	261
Certified and Officers' Checks		106
Total Deposits	14	756
All other liabilities		82
Total Liabilities	14	838
Equity Capital		
Capital (#sh. au. 40,000) (#sh. outst. 40,000)		400
Surplus		200
Undivided profits and capital reserve		(176)
Total equity capital		424
TOTAL	15	262

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yell County
Chartered October 3, 1930 P.O. Box 609 Telephone Number 495-2236
Zip Code 72833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*John Ed Chambers, Jr.	President
John Ed Chambers, III	Exec. V.P.
Edward J. Taylor	Sr. Vice Pres.
Bobby E. Ramey	V.P. & Cashier
Elouise C. Laurie	Vice Pres.
Odean Parker	Vice Pres.
Paul Willett	Vice Pres.

Directors:

John Ed Chambers, Jr.
John Ed Chambers, III
Mike Cornwell
Lloyd R. George
Fay Mathis
Todd Sanders
Charles Sloan
Edward J. Taylor

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	799
U.S. Treasury securities	4	495
Oblig. of other U.S. Government agencies and corporations	5	939
Oblig. of States and political subdivisions	8	496
Excess funds sold and sec. resell agreements	5	300
Loans, Net	33	583
Bank premises, furniture & fixtures		244
All other assets	1	631
TOTAL	61	487

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	746
Time & savings dep., ind., part., corp.	50	030
U.S. Gov't deposits		16
Deposits of States and subdivisions	2	320
Certified and Officers' Checks		120
Total Deposits	55	232
All other liabilities		609
Total Liabilities	55	841
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		250
Surplus	2	750
Undivided profits and capital reserve	2	646
Subordinated notes and debentures	5	646
TOTAL	61	487

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,621 Yell County
Chartered August 29, 1961 P.O. Box 330 Telephone Number 229-2151
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Bankstock Two, Inc.

Principal Officers:

*Carl G. Holt	Chairman & CEO
L. Steven Ross	President
Judy Elliott	Vice Pres.
Dorothy Geibe	Cashier
Rosemary Holt	Secretary

Directors:

- Carl G. Holt
- Rosemary Holt
- L. Steven Ross
- George G. Gleason
- Carol Ann Gleason
- Dennis R. James
- Rennae Sims
- Dr. Gilroy Cornwell
- John Harris
- James R. Ford
- William Thornsberry
- John Larry Mosley
- Dr. Gene Ring

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	843
U.S. Treasury securities	1	410
Excess funds sold and sec. resell agreements		750
Loans, Net	26	970
Bank premises, furniture & fixtures		787
All other assets		729
TOTAL	33	489

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	198
Time & savings dep., ind., part., corp.	27	575
U.S. Gov't deposits		27
Deposits of States and subdivisions		113
All other deposits		555
Certified and Officers' Checks		226
Total Deposits	30	694
All other liabilities		432
Total Liabilities	31	126
Equity Capital		
Capital (#sh. au. 60,711) (#sh. outst. 60,711)		607
Surplus	1	252
Undivided profits and capital reserve		254
Total equity capital	2	113
Subordinated notes and debentures		250
TOTAL	33	489

BANK OF DARDANELLE, DARDANELLE

Population 3,621 Yell County
Chartered September 12, 1934 P.O. Box 90 Telephone Number 229-3311
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*H.M. Orsburn	President
Noel A. VanDover	Vice Pres.
V.E. Lambert	Vice Pres.
Jerry D. Sadler	Vice Pres.
Opal Adkison	Asst. Vice Pres.
Janelle Parker	Cashier
Janetta Jay	Asst. Cashier

Directors:

B.K. Berry
L.R. Berryhill
John L. Hamilton
Evelyn Jones
Fannie B. George
H.M. Orsburn
Noel A. VanDover
James W. Wallis
Billy B. Woodson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	432
U.S. Treasury securities	10	964
Oblig. of other U.S. Government agencies and corporations	5	881
Oblig. of States and political subdivisions	1	725
Excess funds sold and sec. resell agreements	2	364
Loans, Net	13	690
Bank premises, furniture & fixtures		708
All other assets		718
TOTAL	41	482

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	373
Time & savings dep., ind., part., corp.	32	006
U.S. Gov't deposits		48
Deposits of States and subdivisions	1	940
Certified and Officers' Checks		93
Total Deposits	37	460
All other liabilities		574
Total Liabilities	38	034
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus		625
Undivided profits and capital reserve	2	623
Total equity capital	3	448
TOTAL	41	482

DECATUR STATE BANK, DECATUR

Population 1,034 Benton County
Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
Zip Code 72722
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Vernon Austin	President
Wanda Ruth Tormey	Vice Pres.
Bill Montgomery	Asst. Cashier
Brenda Sprinkles	Exec. Sec.
Joe W. Test	Branch Manager

Directors:

Lloyd Peterson
Dorothy Mae Peterson
Tom M. Edmiston
James T. Hudson
Dr. E.N. McCollum
Richard E. Wilmoth
L. Victor Evans
Harold M. Lee
Vernon Austin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	038	Demand deposits, ind., part., corp.	21	015
U.S. Treasury securities		799	Time & savings dep., ind., part., corp.	1	267
Oblig. of other U.S. Government agencies and corporations		198	U.S. Gov't deposits		55
Oblig. of States and political subdivisions		976	Deposits of States and subdivisions		592
Excess funds sold and sec. resell agreements	2	000	All other deposits		10
Loans, Net	18	671	Certified and Officers' Checks		100
Bank premises, furniture & fixtures		528	Total Deposits	23	039
All other assets		322	All other liabilities		276
			Total Liabilities	23	315
			Equity Capital		
			Capital (#sh. au. 7,000) (#sh. outst. 7,000)		350
			Surplus		350
			Undivided profits and capital reserve	1	517
			Total equity capital	2	217
TOTAL	25	532	TOTAL	25	532

BANK OF DELIGHT, DELIGHT

Population 439 Pike County
Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293
Zip Code 71940
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Cecil E. Johnson, Jr.	Chmn. of Board
*Olen Hendrix	President
Darwin Hendrix	Exec. Vice Pres.
Gus Wingfield	Vice Pres.
Edna Johnson	Cashier
Jan Mitchell	Asst. Cashier
Larry May	Asst. Cashier

Directors:

Cecil E. Johnson, Jr.
Olen Hendrix
Darwin Hendrix
Gus Wingfield
Buford Hendrix
Ludis Rhodes
Glen Campbell
Alvis Stokes
Clarence Anthony

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		260
U.S. Treasury securities	3	804
Oblig. of other U.S. Government agencies and corporations		914
Oblig. of States and political subdivisions	1	696
All other securities	1	627
Excess funds sold and sec. resell agreements	1	200
Loans, Net	6	184
Bank premises, furniture & fixtures		88
All other assets		341
TOTAL	16	114

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	071
Time & savings dep., ind., part., corp.	9	504
U.S. Gov't deposits		4
Deposits of States and subdivisions	1	688
Certified and Officers' Checks		12
Total Deposits	14	279
All other liabilities		304
Total Liabilities	14	583
Equity Capital		
Capital (#sh. au. 6,250) (#sh. outst. 6,250)		156
Surplus		800
Undivided profits and capital reserve		575
Total equity capital	1	531
TOTAL	16	114

FIRST STATE BANK OF DE QUEEN, DE QUEEN

Population 4,594 Sevier County
Chartered August 26, 1974 P.O. Box 970 Telephone Number 642-4423
Zip Code 71832
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Cole Martin	President & CEO
Robert A. Card	Sr. V.P. & Cashier

Directors:

- Cole Martin
- Coy Wiles
- Dennis Smiley
- Gary Bell
- Don Stemple
- Lou Gray
- R.S. Harris
- William H. Hodge

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	502
U.S. Treasury securities	1	246
Oblig. of States and political subdivisions	2	668
All other securities		100
Excess funds sold and sec. resell agreements		200
Loans, Net	9	709
Bank premises, furniture & fixtures		416
All other assets		475
TOTAL	16	316

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	067
Time & savings dep., ind., part., corp.	11	345
U.S. Gov't deposits		29
Deposits of States and subdivisions	1	411
Certified and Officers' Checks		170
Total Deposits	15	022
All other liabilities		175
Total Liabilities	15	197
Equity Capital		
Capital (#sh. au. 30,000) (#sh. outst. 30,000)		300
Surplus		400
Undivided profits and capital reserve		359
Total equity capital	1	059
Subordinated notes and debentures		60
TOTAL	16	316

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*Designates Chief Executive Officer

DERMOTT STATE BANK, DERMOTT

Population 4,731 Chicot County
Chartered July 8, 1935 P.O. Box C Telephone Number 538-3266
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

John M. Baxter	Chmn. of Board
*James S. Suitt	President
Clarence Horton	Sr. Vice Pres. & Trust Officer
N. Keith Johnson	Asst. Trust Officer & Vice Pres.
Frank Henry, Jr.	Vice Pres.
Mrs. June Farrell	Asst. Vice Pres.
Mrs. Becky Jenkins	Cashier
Mrs. Lois Compton	Asst. Cashier

Directors:

John M. Arnn
John M. Baxter
W.A. Baxter
E. Lephiew Dennington
R.H. Dennington
Frank Henry, Jr.
Clarence Horton
Bernard Levi
Lawrence W. Levi
Swan B. Moss
Robert H. Rasco
James S. Suitt

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		581
U.S. Treasury securities	4	992
Oblig. of other U.S. Government agencies and corporations	4	562
Oblig. of States and political subdivisions	2	111
All other securities		770
Excess funds sold and sec. resell agreements		350
Loans, Net	2	328
Bank premises, furniture & fixtures		264
All other assets		406
TOTAL	16	364

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	553
Time & savings dep., ind., part., corp.	9	375
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	066
All other deposits		5
Certified and Officers' Checks		10
Total Deposits	14	011
All other liabilities		206
Total Liabilities	14	217
Equity Capital		
Capital (#sh. au. 18,000) (#sh. outst. 18,000)		450
Surplus		550
Undivided profits and capital reserve	1	147
Total equity capital	2	147
TOTAL	16	364

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,731 Chicot County
Chartered October 15, 1976 P.O. Box Drawer O Telephone Number 538-3221
Zip Code 71638

Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
H.W. Thomas	Chmn. of Board	Leonard L. Hampson
*Tom H. Grumbles	President	Donald L. Eifling
Mary K. Tucker	Exec. Vice Pres.	H.W. Thomas
Rex M. Vaughn	Vice Pres.	Mary K. Tucker
		Don Scott
		Bill Courtney
		Robert B. Gibson
		Tom H. Grumbles

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	313
U.S. Treasury securities	1	394
Oblig. of other U.S. Government agencies and corporations	4	056
Oblig. of States and political subdivisions	1	252
All other securities		187
Excess funds sold and sec. resell agreements		500
Loans, Net	6	461
Bank premises, furniture & fixtures		139
All other assets		351
TOTAL	15	653

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	363
Time & savings dep., ind., part., corp.	10	612
U.S. Gov't deposits		36
Deposits of States and subdivisions		937
Certified and Officers' Checks		49
Total Deposits	13	997
All other liabilities		222
Total Liabilities	14	219
Equity Capital		
Capital (#sh. au. 18,750) (#sh. outst. 15,000)		150
Surplus		600
Undivided profits and capital reserve		684
Total equity capital	1	434
TOTAL	15	653

FARMERS & MERCHANTS BANK, DES ARC

Population 2,021 Prairie County
Chartered January 20, 1902 P.O. Box 369 Telephone Number 256-4191
Zip Code 72040
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

S.R. Nichols	Chairman
G.P. Mullen	Vice Chairman
*Sherod S. White	President
William A. Lindsay, Jr.	V.P.
Faye A. Smith	Sec. to Board
Dora M. Holloway	Cashier
Betty Hunt	Asst. Cashier
Betty Hollis	Asst. Cashier
Carolyn Kennedy	Asst. Cashier

Directors:

J. Elmer Berry
Guyman DeVore
Willis Eddins
Robert L. Morton
Graham P. Mullen
Henry L. Nichols
S.R. Nichols
John F Orsi, Jr.
O.L. Simmons
William A. Lindsay, Jr.
Sherod S. White

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	078
U.S. Treasury securities	2	794
Oblig. of other U.S. Government agencies and corporations	6	165
Oblig. of States and political subdivisions	6	249
All other securities	1	323
Loans, Net	8	282
Bank premises, furniture & fixtures		98
All other assets		802
TOTAL	27	791

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	629
Time & savings dep., ind., part., corp.	16	925
U.S. Gov't deposits		25
Deposits of States and subdivisions	1	833
Certified and Officers' Checks		52
Total Deposits	21	464
All other liabilities	1	061
Total Liabilities	22	525
Equity Capital		
Capital (#sh. au. 65,140) (#sh. outst. 65,140)		651
Surplus	1	100
Undivided profits and capital reserve	3	515
Total equity capital	5	266
TOTAL	27	791

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*Designates Chief Executive Officer

DEWITT BANK & TRUST COMPANY, DEWITT

Population 3,928 Arkansas County
Chartered March 1, 1929 P.O. Box 71 Telephone Number 946-3531
Zip Code 72042
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

E.A. Ferguson	Chmn. of Board
Julian Brown	Vice Chmn. of Board
*B. Gene Staton	President
T.F. Hudson	Sr. V.P. & Cashier
Dale K. Bennett	Vice Pres.
Frank Ellis, Jr.	Vice Pres. & Sr. Trust Officer

Directors:

Oliver S. Bel
W.H. Botts
Julian Brown
E.E. Denman
Ray D. Dickson
Elmer A. Ferguson
Leonard J. Hensgens
Charles W. Rasco, III
Nancy F. Rasco
B. Gene Staton
Jack Whitmore

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	602
U.S. Treasury securities	9	401
Oblig. of other U.S. Government agencies and corporations	6	419
Oblig. of States and political subdivisions	7	205
All other securities		875
Excess funds sold and sec. resell agreements		550
Loans, Net	14	911
Bank premises, furniture & fixtures		851
All other assets	1	393
TOTAL	47	207

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	018
Time & savings dep., ind., part., corp.	29	012
U.S. Gov't deposits		71
Deposits of States and subdivisions	1	832
Certified and Officers' Checks		68
Total Deposits	39	001
All other liabilities		626
Total Liabilities	39	627
Equity Capital		
Capital (#sh. au. 18,000) (#sh. outst. 18,000)		450
Surplus	2	550
Undivided profits and capital reserve	4	580
Total equity capital	7	580
TOTAL	47	207

BANK OF DOVER, DOVER

Population 650 Pope County
Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121
Zip Code 72837
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Thomas Rofkahr	President
Philip H. Worthen	Vice Pres.
Joyce Churchill	Asst. Vice Pres.
Bettye Wait	Asst. Vice Pres.
Karen Vinson	Asst. Vice Pres.
Marilyn Pritchard	Asst. Cashier
Patricia Bocksnick	Loan Officer
Elaine Rackley	Branch Manager

Directors:

Thomas Rofkahr
James K. Young
Delmer Boley
Joe Breashears
Verlin Taylor

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	574
U.S. Treasury securities	1	852
Oblig. of other U.S. Government agencies and corporations	3	247
Oblig. of States and political subdivisions	1	988
Excess funds sold and sec. resell agreements		750
Loans, Net	8	915
Bank premises, furniture & fixtures		365
All other assets		397
TOTAL	21	088

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	090
Time & savings dep., ind., part., corp.	13	180
U.S. Gov't deposits		52
Deposits of States and subdivisions	1	487
Certified and Officers' Checks		112
Total Deposits	18	921
All other liabilities		189
Total Liabilities	19	110
Equity Capital		
Capital (#sh. au. 9,200) (#sh. outst. 9,200)		230
Surplus		700
Undivided profits and capital reserve		948
Total equity capital	1	878
Subordinated notes and debentures		100
TOTAL	21	088

DUMAS STATE BANK, DUMAS

Population 6,091 Desha County
Chartered January 11, 1974 P.O. Box 700 Telephone Number 382-4204
Zip Code 71639
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Dumas Bancshares

Principal Officers:

*James R. Hall	President
Anita Grimes	Cashier
Bernestine Huskey	Asst. Cashier
Thomas F. Jones, Jr.	Commercial Loan Officer
Dennis H. Ferguson	Installment Loan Officer

Directors:

James R. Hall
Herman S. Vickers
William A. West
A.O. French, Jr.
Howard R. Harris
L. David Stubbs
Merle F. Peterson
Dorothy Moore
M.E. McDonald
William F. Teeter

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		939
U.S. Treasury securities		500
Oblig. of other U.S. Government agencies and corporations	2	566
Oblig. of States and political subdivisions		782
All other securities		100
Excess funds sold and sec. resell agreements		100
Loans, Net	6	111
Bank premises, furniture & fixtures		351
All other assets		295
TOTAL	11	744

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	564
Time & savings dep., ind., part., corp.	7	526
Deposits of States and subdivisions	1	236
All other deposits		29
Certified and Officers' Checks		22
Total Deposits	10	377
All other liabilities		190
Total Liabilities	10	567
Equity Capital		
Capital (#sh. au. 30,000) (#sh. outst. 30,000)		300
Surplus		600
Undivided profits and capital reserve		277
Total equity capital	1	177
TOTAL	11	744

MERCHANTS AND FARMERS BANK, DUMAS

Population 6,091 Desha County
Chartered May 9, 1909 P.O. Box Drawer D Telephone Number 382-4311
Zip Code 71639
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: M&F Financial Corporation

Principal Officers:

*Claud T. Frank	President & Chmn. of Board
David J. Garrett	Exec. Vice Pres. & Cashier
Loral M. Adcock	Sr. Vice Pres.
J. Michael Jones	Vice Pres. & Trust Officer
Gloria M. Daniel	Asst. V.P. & ATO
Lugean Zieman	Asst V.P. & Auditor
Rondy J. Lee	Asst. Vice Pres.
Marie Tucker	Asst. V.P. & Branch Mgr.
Dwayne R. Snyder	Asst. Vice Pres.
Glenda Owen	Asst. Cashier
Essie Stahl	Asst. Cashier
Sharon Cantrell	Asst. Cashier
Julia Burke	Asst. Cashier

Directors:

Loral M. Adcock
Robert H. Adcock
J.E. Allmon, Jr.
Charles H. Dante
Claud T. Frank
E.C. Gannaway
Marion S. Gill
Harold L. Jones
Clifton L. Meador
David O. Porter, III
Thomas F. Shea

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	272
U.S. Treasury securities	2	142
Oblig. of other U.S. Government agencies and corporations	4	604
Oblig. of States and political subdivisions	6	393
All other securities		200
Excess funds sold and sec. resell agreements	3	350
Loans, Net	18	053
Bank premises, furniture & fixtures		285
All other assets	1	004
TOTAL	39	303

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	467
Time & savings dep., ind., part., corp.	24	480
U.S. Gov't deposits		23
Deposits of States and subdivisions	2	665
Certified and Officers' Checks		425
Total Deposits	34	060
All other liabilities		551
Total Liabilities	34	611
Equity Capital		
Capital (#sh. au. 40,000) (#sh. outst. 40,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	692
Total equity capital	4	692
TOTAL	39	303

EARLE STATE BANK, EARLE

Population 3,517 Crittenden County
Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8613
Zip Code 72331
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Earle Bankshares, Inc.

Principal Officers:

*J.E. Brooks	President
Mary E. Davis	V.P. & Cashier
John Ed Gregson	Vice Pres.
Wanda S. Armstrong	Asst. Cashier
Iris V. Cole	Asst. Cashier
Chris Lehman	Vice Pres. & Mgr. Crawfordsville Office

Directors:

J.W. Young, Jr.
J.E. Brooks
Carl E. Morrison, Jr.
W.P. Morrison
Richard C. Twist
David S. Wallace
J.H. Taylor, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	422
U.S. Treasury securities	2	801
Oblig. of other U.S. Government agencies and corporations	4	124
Oblig. of States and political subdivisions	3	202
All other securities		401
Excess funds sold and sec. resell agreements		700
Loans, Net	12	659
Bank premises, furniture & fixtures		386
All other assets		860
TOTAL	26	555

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	896
Time & savings dep., ind., part., corp.	15	954
U.S. Gov't deposits		47
Deposits of States and subdivisions	1	532
Certified and Officers' Checks		174
Total Deposits	22	603
All other liabilities		280
Total Liabilities	22	883
Equity Capital		
Capital (#sh. au. 50,000) (#sh. outst. 50,000)		500
Surplus	1	500
Undivided profits and capital reserve	1	672
Total equity capital	3	672
TOTAL	26	555

THE DELTA STATE BANK, ELAINE

Population 991 Phillips County
Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397
Zip Code 72333
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Mary Louise Demoret Fiser	President & Cashier	Mary Louise Demoret Fiser
Lamar Marks	Secretary	Lamar Marks
		Esley E. Johnson, Sr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	162
U.S. Treasury securities		100
Oblig. of other U.S. Government agencies and corporations		536
Oblig. of States and political subdivisions		30
Excess funds sold and sec. resell agreements		200
Loans, Net		422
Bank premises, furniture & fixtures		10
All other assets		11
TOTAL	2	471

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	103
U.S. Gov't deposits		1
Deposits of States and subdivisions		403
Certified and Officers' Checks		3
Total Deposits	1	510
Total Liabilities	1	510
Equity Capital		
Capital (#sh. au. 1,600) . (#sh. outst. 1,600)		40
Surplus		80
Undivided profits and capital reserve		841
Total equity capital		961
TOTAL	2	471

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 27,500 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
Zip Code 71731
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Exchange Bancshares, Inc.

Principal Officers:

*J. Thomas May	President & CEO
Steve Leverette	Sr. Vice Pres.
Tandy Menefee	Sr. Vice Pres.
Doris Cawvey	Vice Pres.
Ken Goudy	Vice Pres.
James H. Ludwig	Vice Pres.
Carolyn Beavers	Vice Pres.

Directors:

- Bruce Anthony
- James W. Garison
- George R. Haefner
- Edward Hurley
- D.R. James, Jr.
- Rodney R. Landes
- J. Thomas May
- John L. Solomon
- Charles Thomas
- John R. Williamson
- Cliff Wright
- Jerry Young

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	167
U.S. Treasury securities	5	066
Oblig. of other U.S. Government agencies and corporations	4	770
Oblig. of States and political subdivisions	10	068
Excess funds sold and sec. resell agreements	3	175
Loans, Net	43	930
Bank premises, furniture & fixtures		938
All other assets	1	410
TOTAL	75	524

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	836
Time & savings dep., ind., part., corp.	54	502
U.S. Gov't deposits		43
Deposits of States and subdivisions	2	228
All other deposits		25
Certified and Officers' Checks		223
Total Deposits	67	857
Excess funds purchased and sec. repurchase agreements		153
All other liabilities	1	647
Total Liabilities	69	657
Equity Capital		
Capital (#sh. au. 40,000) (#sh. outst. 40,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	3	367
Total equity capital	5	367
Subordinated notes and debentures		500
TOTAL	75	524

BANK OF ELKINS, ELKINS

Population 601 Washington County
Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
Zip Code 72727
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — 1
Bank Holding Company Affiliate: Community Investments, Inc.

Principal Officers:

*Joel L. Bunch	President
John A. Bunch, Sr.	Chairman
Joyce R. Bunch	Exec. Vice Pres. & Cashier
Randall D. Harper	Vice Pres.
Margie R. Eaton	Asst. Cashier
Faye M. Payton	Auditor

Directors:

Joel L. Bunch
John A. Bunch, Sr.
Joyce R. Bunch
J.E. Bunch
David R. Malone

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		776
U.S. Treasury securities	2	511
Oblig. of other U.S. Government agencies and corporations	1	603
Oblig. of States and political subdivisions		811
Excess funds sold and sec. resell agreements		200
Loans, Net	10	258
Bank premises, furniture & fixtures		210
All other assets		628
TOTAL	16	997

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	453
Time & savings dep., ind., part., corp.	11	297
Deposits of States and subdivisions		474
All other deposits		337
Certified and Officers' Checks		64
Total Deposits	15	625
All other liabilities		113
Total Liabilities	15	738
Equity Capital		
Capital (#sh. au. 12,500) (#sh. outst. 10,000)		250
Surplus		575
Undivided profits and capital reserve		434
Total equity capital	1	259
TOTAL	16	997

BANK OF ENGLAND, ENGLAND

Population 3,186 Lonoke County
Chartered August 23, 1898 P.O. Box 70 Telephone Number 842-2555
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Seth Boles, Jr.	President
Otha E. Frizzell	Cashier
Gary R. Canada, Sr.	Asst. Cashier
Wilma J. Darling	Asst. Cashier
Clara L. Newton	Asst. Cashier

Directors:

Seth Boles, Jr.
Otha E. Frizzell
Gary R. Canada, Sr.
Thomas O. Murchison, Sr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	075
U.S. Treasury securities		999
Oblig. of other U.S. Government agencies and corporations	1	297
Oblig. of States and political subdivisions	1	966
Excess funds sold and sec. resell agreements	2	050
Loans, Net	4	870
All other assets		416
TOTAL	12	673

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	150
Time & savings dep., ind., part., corp.	7	366
Deposits of States and subdivisions		72
Certified and Officers' Checks		36
Total Deposits	10	624
All other liabilities		224
Total Liabilities	10	848
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		100
Surplus		750
Undivided profits and capital reserve		975
Total equity capital	1	825
TOTAL	12	673

THE CITIZENS BANK, ENGLAND

Population 3,136 Lonoke County
Chartered January 14, 1931 P.O. Box 190 Telephone Number 842-2541
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Lois Rutherford	President
*Kaye L. Wood	V.P. & Cashier

Directors:

Lois Rutherford
Kaye L. Wood
Ben B. Morris
John W. Gann
Marguerite L. Morris

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	760
U.S. Treasury securities	3	651
Oblig. of other U.S. Government agencies and corporations	1	600
Oblig. of States and political subdivisions	1	637
All other securities		75
Excess funds sold and sec. resell agreements	1	500
Loans, Net		921
Bank premises, furniture & fixtures		246
All other assets		238
TOTAL	11	628

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	685
Time & savings dep., ind., part., corp.	3	429
U.S. Gov't deposits		19
Deposits of States and subdivisions	1	898
All other deposits		2
Certified and Officers' Checks		42
Total Deposits	9	075
All other liabilities		69
Total Liabilities	9	144
Equity Capital		
Capital (#sh. au. 9,600) (#sh. outst. 9,600)		240
Surplus		760
Undivided profits and capital reserve	1	484
Total equity capital	2	484
TOTAL	11	628

THE EUDORA BANK, EUDORA

Population 3,840 Chicot County
Chartered December 23, 1930 P.O. Box L Telephone Number 355-8311
Zip Code 71640
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Delta Bankshares, Inc.

Principal Officers:

*Carl W. Ray	President
Gene Keith	Exec. Vice Pres.
Claudine Stephens	Cashier
Mary Ruth Keller	Asst. Vice Pres.
Jean Connell	Asst. Vice Pres.
Joyce Braswell	Asst. Cashier
Charolette Rosson	Asst. Cashier

Directors:

Sam Bowman
W.K. Grubbs
Alvin Meyer
Carl Ray
Don Rebsamen
W.R. Selman
Earl Verser, Jr.
Jerold Verser
Michael Verser
W.J. Weaver

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	774
U.S. Treasury securities	1	101
Oblig. of other U.S. Government agencies and corporations		799
Oblig. of States and political subdivisions	2	019
All other securities		100
Excess funds sold and sec. resell agreements		800
Loans, Net	12	105
Bank premises, furniture & fixtures		192
All other assets		731
TOTAL	22	621

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	075
Time & savings dep., ind., part., corp.	14	476
U.S. Gov't deposits		20
Deposits of States and subdivisions		917
Certified and Officers' Checks		37
Total Deposits	19	525
All other liabilities		202
Total Liabilities	19	727
Equity Capital		
Capital (#sh. au. 14,000) (#sh. outst. 14,000)		350
Surplus	1	400
Undivided profits and capital reserve	1	144
Total equity capital	2	894
TOTAL	22	621

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,990 Carroll County
Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
Zip Code 72632
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*John F. Cross	Chmn. & President
Jack E. Tuttle	Sr. Vice Pres.
Richard G. Kelley, Jr.	Vice Pres.
W. King Gladden	Asst. Vice Pres.
Reba L. Pyatt	Cashier

Directors:

John F. Cross
Ruth F. Cross
Lewis E. Epley, Jr.
James D. Bird
Dorothy F. Mathews
Eagle Thomas
Loren L. Clark
Wayne Johnson
Claude C. Cross
A.J. Clark
Michael Mathews

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	584
U.S. Treasury securities		700
Oblig. of other U.S. Government agencies and corporations		300
Oblig. of States and political subdivisions	4	528
Excess funds sold and sec. resell agreements		400
Loans, Net	15	500
Bank premises, furniture & fixtures		285
All other assets		645
TOTAL	23	942

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	348
Time & savings dep., ind., part., corp.	14	668
U.S. Gov't deposits		42
Deposits of States and subdivisions	1	660
Certified and Officers' Checks		64
Total Deposits	20	782
All other liabilities		262
Total Liabilities	21	044
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		400
Surplus	1	600
Undivided profits and capital reserve		898
Total equity capital	2	898
TOTAL	23	942

BANK OF EVENING SHADE, EVENING SHADE

Population 397 Sharp County
Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
Zip Code 72532
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Sharp Bancshares, Inc.

Principal Officers:

James M. Street	Chairman
*A.L. Hoaney	President
M.A. Graddy, Jr.	Sr. Vice Pres.
Sharon K. Qualls	Vice Pres.

Directors:

James M. Street
A.L. Hoaney
Clifton Crabtree
Eagle Street
James E. Street
Eugene Street
Samuel F. Beller

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		462
U.S. Treasury securities	1	996
Oblig. of other U.S. Government agencies and corporations		548
Oblig. of States and political subdivisions		115
Excess funds sold and sec. resell agreements		150
Loans, Net	3	923
Bank premises, furniture & fixtures		145
All other assets		207
TOTAL	7	546

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	983
Time & savings dep., ind., part., corp.	3	760
Deposits of States and subdivisions		23
Certified and Officers' Checks		32
Total Deposits	6	798
All other liabilities		58
Total Liabilities	6	856
Equity Capital		
Capital (#sh. au. 6,200) (#sh. outst. 6,200)		155
Surplus		275
Undivided profits and capital reserve		260
Total equity capital		690
TOTAL	7	546

McILROY BANK & TRUST, FAYETTEVILLE

Population 38,000 Washington County
Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000
Zip Code 72701
Number of Branches: Inside City — 4; Outside City — None
Number of CBCT's: Inside City — 5; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Hayden McIlroy	Chmn. of Board
Nathan Combs	President
J.T. McDonald	Exec. Vice Pres.
J.W. Gould	Exec. Vice Pres.
George Edwards	Sr. Vice Pres.
Jim Wilson	Vice Pres.

Directors:

James H. Stewart
Jim Bob Wheeler
Carl Collier
Charles Scharlau
James Mashburn
Millard Goff
J. Frank Broyles
Hayden McIlroy
Nathan Combs
J.T. McDonald
J.W. Gould
F.H. Martin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	14	338
U.S. Treasury securities	7	786
Oblig. of other U.S. Government agencies and corporations	14	139
Oblig. of States and political subdivisions	7	634
All other securities	2	847
Excess funds sold and sec. resell agreements	1	450
Loans, Net	84	494
Bank premises, furniture & fixtures	2	339
All other assets	7	025
TOTAL	142	052

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	18	439
Time & savings dep., ind., part., corp.	82	147
U.S. Gov't deposits		3
Deposits of States and subdivisions	19	144
All other deposits	3	471
Certified and Officers' Checks	1	561
Total Deposits	124	765
Excess funds purchased and sec. repurchase agreements	4	367
All other liabilities	1	278
Total Liabilities	130	410
Equity Capital		
Capital (#sh. au. 204,448) (#sh. outst. 204,448)	5	111
Surplus	1	407
Undivided profits and capital reserve	3	624
Total equity capital	10	142
Subordinated notes and debentures	1	500
TOTAL	142	052

CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,072 Marion County
Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255
Zip Code 72634
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: T.C. Bankshares

Principal Officers:

*DuWayne L. Hileman	President
Ron Proctor	Vice Pres.
Twyla Hudson	Cashier

Directors:

Ed Penick, Jr.
DuWayne Hileman
Ron Gillert
Guy Alexander
Peter Peitz
Kerm Powers
Vada Sheid
Lyle Wood

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		969
U.S. Treasury securities	1	801
Oblig. of other U.S. Government agencies and corporations	2	410
Oblig. of States and political subdivisions		857
All other securities	1	000
Excess funds sold and sec. resell agreements		50
Loans, Net	13	123
Bank premises, furniture & fixtures		409
All other assets		407
TOTAL	21	026

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	616
Time & savings dep., ind., part., corp.	15	381
U.S. Gov't deposits		40
Deposits of States and subdivisions		993
All other deposits		4
Certified and Officers' Checks		86
Total Deposits	19	120
All other liabilities		181
Total Liabilities	19	301
Equity Capital		
Capital (#sh. au. 24,390) (#sh. outst. 24,390)		366
Surplus		600
Undivided profits and capital reserve		759
Total equity capital	1	725
TOTAL	21	026

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 5,181 Dallas County
Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
Zip Code 71742
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: FBT Bancshares, Inc.

Principal Officers:		Directors:
*Curtis Hutchins	President & Chmn.	Curtis Hutchins
Kathleen J. Graves	Sr. Vice Pres.	L. Weems Trussell
Suzette Crutchfield	V.P. & Cashier	J.H. Everett
		J. Graydon Parham
		E.C. Benton, Jr.
		Sarah K. Benton
		J.W. Hearnsberger

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	383	Demand deposits, ind., part., corp.	6	114
U.S. Treasury securities	7	141	Time & savings dep., ind., part., corp.	19	881
Oblig. of other U.S. Government agencies and corporations	3	539	Deposits of States and subdivisions	1	003
Oblig. of States and political subdivisions	4	460	Certified and Officers' Checks		37
All other securities		200	Total Deposits	27	035
Excess funds sold and sec. resell agreements	1	570	Excess funds purchased and sec. repurchase agreements		279
Loans, Net	12	016	All other liabilities		579
Bank premises, furniture & fixtures		810	Total Liabilities	27	893
All other assets		561	**Equity Capital**		
			Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
			Surplus	1	600
			Undivided profits and capital reserve	1	987
			Total equity capital	3	787
TOTAL	31	680	TOTAL	31	680

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 13, 803 St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
Zip Code 72335
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Robert E. Porter	President
*Frankie Pratt	Exec. V.P. & CEO
Joyce L. Clark	Sr. V.P. & Cashier
David Hardke	Vice Pres.
Wade Hawkins	Vice Pres.
Al Miller	Vice Pres.

Directors:

J.R. Chappell, Jr.
Don Edmondson
O.J. Gandy, Jr.
J.C. George
J.R. Grobmyer
L.F. Haven
Robert E. Porter
R.B. Twist
Frankie Pratt
Michael E. Cissell

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	247
U.S. Treasury securities	1	200
Oblig. of other U.S. Government agencies and corporations	3	466
Oblig. of States and political subdivisions	2	514
All other securities		331
Excess funds sold and sec. resell agreements	4	700
Loans, Net	30	621
Bank premises, furniture & fixtures		866
All other assets		867
TOTAL	48	812

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	15	072
Time & savings dep., ind., part., corp.	23	131
U.S. Gov't deposits		72
Deposits of States and subdivisions	4	582
All other deposits		6
Certified and Officers' Checks		467
Total Deposits	43	330
All other liabilities		570
Total Liabilities	43	900
Equity Capital		
Capital (#sh. au. 24,000) (#sh. outst.24,000)		600
Surplus	2	900
Undivided profits and capital reserve	1	412
Total equity capital	4	912
TOTAL	48	812

PLANTERS AND MERCHANTS BANK, GILLETT

Population 927 Arkansas County
Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211
Zip Code 72055
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
Keneth Smith	President & Chairman of Board	Keneth Smith
Herbert Holzhauer	Sec. of Board	Larry E. Bauer
Frank C. Wolfe	Vice Chmn. of Board	Frank C. Wolfe
*Larry E. Bauer	Exec. V.P. & TO	Herbert Holzhauer
Alice M. Perritt	Cashier	Murl Long
Carolyn Sullivan	Asst. Cashier	Bobby Turner
		Darrel Nichols
		W.P. Hackney

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	355	Demand deposits, ind., part., corp.	1	538
U.S. Treasury securities		518	Time & savings dep., ind., part., corp.	7	635
Oblig. of other U.S. Government agencies and corporations		299	Deposits of States and subdivisions		516
Oblig. of States and political subdivisions		911	Certified and Officers' Checks		19
Excess funds sold and sec. resell agreements		450	Total Deposits	9	708
Loans, Net	7	160	All other liabilities		195
Bank premises, furniture & fixtures		86	Total Liabilities	9	903
All other assets		383	**Equity Capital**		
			Capital (#sh. au. 12,000) (#sh. outst. 12,000)		150
			Surplus		600
			Undivided profits and capital reserve		509
			Total equity capital	1	259
TOTAL	11	162	TOTAL	11	162

BANK OF GLENWOOD, GLENWOOD

Population 1,402 Pike County
Chartered December 27, 1912 P.O. Box O Telephone Number 356-2121
Zip Code 71943
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Victor H. Cox	President	Victor H. Cox
Patricia Ownes	Cashier	George E. Steel
Lynda Robbins	Asst. Vice Pres.	Roy Wisener
Kathryn Baxter	Asst. Cashier	Richard Cox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	893
U.S. Treasury securities	1	301
Oblig. of other U.S. Government agencies and corporations	2	274
Oblig. of States and political subdivisions	1	078
All other securities		848
Loans, Net	5	481
Bank premises, furniture & fixtures		59
All other assets		370
TOTAL	14	304

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	700
Time & savings dep., ind., part., corp.	9	283
U.S. Gov't deposits		49
Deposits of States and subdivisions		619
Certified and Officers' Checks		75
Total Deposits	12	726
All other liabilities		251
Total Liabilities	12	977
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		650
Undivided profits and capital reserve		577
Total equity capital	1	327
TOTAL	14	304

FIRST STATE BANK, GOULD

Population 1,971 Lincoln County
Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
Zip Code 71643
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Gould Bancshares, Inc.

Principal Officers:	
*Harold H. Reid	President & CEO
Mary L. Nolan	Sr. Vice Pres. & Cashier
Ernest C. Bradshaw	Exec. Vice Pres.
W.J. Boren	First Vice Pres.
Wanda J. Robertson	Vice Pres.
Debbye Bradley	Asst. Vice Pres.
Wanda Janet Harvey	Branch Mgr. & Asst. Cashier
Barbara Bradshaw	Asst. Cashier
Pat Rook	Asst. Cashier

Directors:

- Harold H. Reid
- Berzent Blagg
- W.J. Boren
- L.E. Branson, Jr.
- W.H. Carder
- Don Eifling
- T.M. Fish
- Victor Holthoff
- Kenneth Johnson
- R.C. Johnson
- R.W. Jones

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	235
U.S. Treasury securities		388
Oblig. of States and political subdivisions		548
All other securities		40
Excess funds sold and sec. resell agreements		400
Loans, Net	8	945
Bank premises, furniture & fixtures		191
All other assets		362
TOTAL	12	109

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	097
Time & savings dep., ind., part., corp.	6	886
U.S. Gov't deposits		23
Deposits of States and subdivisions	1	148
Certified and Officers' Checks		51
Total Deposits	10	205
All other liabilities		312
Total Liabilities	10	517
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		200
Surplus	1	000
Undivided profits and capital reserve		392
Total equity capital	1	592
TOTAL	12	109

BANK OF GRAVETT, GRAVETTE

Population 1,224 Benton County
Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
Zip Code 72736
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*John R. Meade	President
David N. Wills	Exec. Vice Pres.
Larry L. Wilmoth	Cashier
Virginia B. Gibson	Asst. Cashier
Margaret Pearson	Asst. Cashier
Bill Meade	Asst. Cashier

Directors:

John R. Meade
David N. Wills
Jim A. Edmondson, V.P.
C.E. McAllister, V.P.
Allen McAllister
Bill Meade
Phillip Chastain

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	670
U.S. Treasury securities	4	404
Oblig. of other U.S. Government agencies and corporations	7	648
Oblig. of States and political subdivisions	5	553
Excess funds sold and sec. resell agreements		800
Loans, Net	15	073
Bank premises, furniture & fixtures		509
All other assets		934
TOTAL	36	591

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	951
Time & savings dep., ind., part., corp.	23	806
U.S. Gov't deposits		35
Deposits of States and subdivisions		695
Certified and Officers' Checks		119
Total Deposits	31	606
All other liabilities		807
Total Liabilities	32	413
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		700
Undivided profits and capital reserve	3	378
Total equity capital	4	178
TOTAL	36	591

FARMERS BANK, GREENWOOD

Population 3,317 Sebastian County
Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171
Zip Code 72936
Number of Branches: Inside City — None; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Means Wilkinson	Chmn. of Board
*Betty Wilkinson	President & CEO
Eddie Melson	Exec. V.P. & Cashier
Stanhope Wilkinson	Vice Pres.
Edward Wilkinson	Vice Pres.

Directors:

Means Wilkinson
Betty Wilkinson
Eddie Melson
Stanhope Wilkinson
Edward Wilkinson
Bronson Andrews
Kenneth Sanders

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	299
U.S. Treasury securities	5	818
Oblig. of other U.S. Government agencies and corporations	9	119
Oblig. of States and political subdivisions	3	547
All other securities	4	731
Loans, Net	10	431
Bank premises, furniture & fixtures		220
All other assets	1	089
TOTAL	36	254

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	355
Time & savings dep., ind., part., corp.	24	390
U.S. Gov't deposits		1
Deposits of States and subdivisions	4	094
All other deposits		5
Certified and Officers' Checks		170
Total Deposits	32	015
All other liabilities		434
Total Liabilities	32	449
Equity Capital		
Capital (#sh. au. 7,500) (#sh. outst. 7,500)		300
Surplus	2	000
Undivided profits and capital reserve	1	505
Total equity capital	3	805
TOTAL	36	254

THE FIRST BANK, GRIFFITHVILLE

Population 254 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
E.O. Yancey	President
E.D. Yancey	Vice Pres.
*Joyce D. Straughn	V.P. & Cashier

Directors:

E.O. Yancey
E.D. Yancey
Jim Tarkington
M.O. Thompson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		134
U.S. Treasury securities	1	543
Oblig. of other U.S. Government agencies and corporations		995
Oblig. of States and political subdivisions		228
Excess funds sold and sec. resell agreements		100
Loans, Net		532
Bank premises, furniture & fixtures		5
TOTAL	3	537

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		925
Time & savings dep., ind., part., corp.	1	890
U.S. Gov't deposits		1
Deposits of States and subdivisions		252
Total Deposits	3	068
Total Liabilities	3	068
Equity Capital		
Capital (#sh. au. 2,000) (#sh. outst. 2,000)		50
Surplus		125
Undivided profits and capital reserve		294
Total equity capital		469
TOTAL	3	537

CLARK COUNTY BANK, GURDON

Population 2,707 Clark County
Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
Zip Code 71743
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		**Directors:**
*Fred W. Wilcox	President & CEO	C.A. Abrams
Jean Boulden	Sr. V.P. & Cashier	Autrey Horne
Linda Bittle	Vice Pres.	Dick Jackson
Terry Clayton	Vice Pres.	John Jackson
Brett Smith	Vice Pres.	Jimmy Robbs
Norma Hilton	Asst. Vice Pres.	Maurice Stricklin
Kay Stiffler	Asst. Vice Pres.	Fred Wilcox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		876
U.S. Treasury securities	1	053
Oblig. of other U.S. Government agencies and corporations		682
Oblig. of States and political subdivisions	2	923
All other securities	1	632
Loans, Net	9	328
Bank premises, furniture & fixtures		231
All other assets		495
TOTAL	17	220

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	400
Time & savings dep., ind., part., corp.	10	466
U.S. Gov't deposits		6
Deposits of States and subdivisions	1	432
Certified and Officers' Checks		23
Total Deposits	16	327
All other liabilities		167
Total Liabilities	16	494
Equity Capital		
Capital (#sh. au. 140,000) (#sh. outst. 140,000)	1	400
Surplus		200
Undivided profits and capital reserve		(874)
Total equity capital		726
TOTAL	17	220

FARMERS BANK, HAMBURG

Population 3,394 Ashley County
Chartered March 10, 1941 P.O. Box 350 Telephone Number 853-5222
Zip Code 71646
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Guy Humphries	President & CEO	P.E. Barnes
Gordon S. Price, Sr.	Exec. V.P.	F.P. Blanks
Velma J. Farmer	Vice Pres.	Joel W. Foote
Allen Farmer	Cashier	W.E. Foote, Jr.
Jettie Mae Atkins	Asst. Cashier	Guy Humphries
		William E. Johnson
		Gordon S. Price, Sr.
		Earl J. Scott
		Jack H. Shell
		John W. Spivey

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	4	353	Demand deposits, ind., part., corp.	2	624
U.S. Treasury securities		800	Time & savings dep., ind., part., corp.	15	126
Oblig. of States and political subdivisions	1	317	U.S. Gov't deposits		2
All other securities		193	Deposits of States and subdivisions		945
Excess funds sold and sec. resell agreements		100	All other deposits		10
Loans, Net	11	655	Certified and Officers' Checks		41
Bank premises, furniture & fixtures		325	Total Deposits	18	748
All other assets	1	489	All other liabilities		331
			Total Liabilities	19	079
			Equity Capital		
			Capital (#sh. au. 30,000) (#sh. outst. 22,260)		557
			Surplus		796
			Undivided profits and capital reserve		(200)
			Total equity capital	1	153
TOTAL	20	232	TOTAL	20	232

CALHOUN COUNTY BANK, HAMPTON

Population 1,651 Calhoun County
Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
Zip Code 71744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Searcy Harrell, Sr.	Chairman	Searcy Harrell, Sr.
B. Dickson Neal	President	Searcy Harrell, Jr.
Len Harrell	Vice Pres.	Len Harrell
Mary Alice Johnston	Cashier	B. Dickson Neal
Hazel Smith	Asst. Cashier	Fay Harrell
Shirley Jones	Asst. Cashier	Hubert Brown
		D.W. Wells
		H.M. Welsh
		Phillip J. Foster

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	348
U.S. Treasury securities	1	797
Oblig. of other U.S. Government agencies and corporations	4	689
Oblig. of States and political subdivisions	2	484
All other securities		813
Excess funds sold and sec. resell agreements		350
Loans, Net	9	427
Bank premises, furniture & fixtures		130
All other assets		451
TOTAL	21	489

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	032
Time & savings dep., ind., part., corp.	13	278
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	162
Certified and Officers' Checks		158
Total Deposits	18	632
All other liabilities		245
Total Liabilities	18	877
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		500
Undivided profits and capital reserve	2	012
Total equity capital	2	612
TOTAL	21	489

THE BANK OF HARRISBURG, HARRISBURG

Population 1,921 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-2472
Zip Code 72432
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
Jim Tom Butler	President	Jim Tom Butler
*James Williams	Exec. Vice Pres.	Anna M. Butler
Evelyn Williams	Asst. Cashier	Jim Butler
Bobbie Dill	Asst. Cashier	Patricia Butler
Phillip Sitcler	Asst. Cashier	Paul Eaton
Donald Britnell	Asst. Cashier	James Williams
Wanda Scott	Admin. Asst.	Beth Eaton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	000
U.S. Treasury securities		500
Oblig. of other U.S. Government agencies and corporations		369
Oblig. of States and political subdivisions	5	326
All other securities		391
Loans, Net	21	600
Bank premises, furniture & fixtures		484
All other assets	1	294
TOTAL	31	964

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	201
Time & savings dep., ind., part., corp.	13	098
U.S. Gov't deposits		2
Deposits of States and subdivisions	3	074
All other deposits		45
Certified and Officers' Checks		58
Total Deposits	26	478
Excess funds purchased and sec. repurchase agreements	2	100
All other liabilities		413
Total Liabilities	28	991
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	1	900
Undivided profits and capital reserve		973
Total equity capital	2	973
TOTAL	31	964

THE SECURITY BANK, HARRISON

Population 9,567 Boone County
Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200
Zip Code 72601
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: First Security Corporation

Principal Officers:

*Wayne Clark	President
L.E. Durand	Vice Chmn. of Board
Jim Phillips	Sr. Vice Pres.
Dolores Lafferty	Vice Pres.
Randy Merritt	Vice Pres.
Jerry McFarland	Vice Pres.
Richard L. McBee	Vice Pres.

Directors:

Ralph H. Bowers, D.D.S.
John O. Campbell
Wayne Clark
L.E. Durand
F.S. Garrison
Richard R. Hudson
Uvalde R. Lindsey
Jim Phillips
Tom W. Rogers, Jr.
W.S. Walker

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	395
U.S. Treasury securities	5	695
Oblig. of other U.S. Government agencies and corporations	15	921
Oblig. of States and political subdivisions	4	456
All other securities		598
Loans, Net	56	842
Bank premises, furniture & fixtures	3	285
All other assets	2	122
TOTAL	95	314

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	923
Time & savings dep., ind., part., corp.	66	721
U.S. Gov't deposits		69
Deposits of States and subdivisions	5	738
All other deposits		186
Certified and Officers' Checks		150
Total Deposits	86	787
Excess funds purchased and sec. repurchase agreements		965
All other liabilities		929
Total Liabilities	88	681
Equity Capital		
Capital (#sh. au. 180,000) (#sh. outst. 180,000)	1	800
Surplus	3	200
Undivided profits and capital reserve	1	633
Total equity capital	6	633
TOTAL	95	314

HAZEN FIRST STATE BANK, HAZEN

Population 1,400 Prairie County
Chartered May 12, 1983 P.O. Box 783 Telephone Number 255-4567
Zip Code 72064
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Jerry M. Dyer	CEO
Ted Burnett, Jr.	President
H.W. Clayton	Vice Pres.

Directors:

Tommy Hillman
Pat Henderson
Robert Petter
Melvin F. Hula, Sr.
Neil Maynard
Jerry M. Dyer
Ted Burnett, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		874
U.S. Treasury securities	1	000
Oblig. of other U.S. Government agencies and corporations		399
Excess funds sold and sec. resell agreements		450
Loans, Net	5	222
Bank premises, furniture & fixtures		437
All other assets	1	650
TOTAL	10	032

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		395
Time & savings dep., ind., part., corp.	6	441
U.S. Gov't deposits		17
Deposits of States and subdivisions	1	257
All other deposits		500
Certified and Officers' Checks		58
Total Deposits	8	668
All other liabilities		124
Total Liabilities	8	792
Equity Capital		
Capital (#sh. au. 15,000) (#sh. outst. 13,308)		665
Surplus		315
Undivided profits and capital reserve		260
Total equity capital	1	240
TOTAL	10	032

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,921 Cleburne County
Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456
Zip Code 72543
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Jerome Johnson	President & CEO
Walter Aldridge	Exec. Vice Pres.
Juanita Taylor	V.P. & Cashier
Peggy Smith	Vice Pres.
Mary Holland	Vice Pres.

Directors:

Jim Tom Butler, Chmn. of Board
Jerome Johnson
Walter Aldridge
Richie Lee
Dr. Ricky Johnson
Wetzel Stark
L.E. Roberts, Jr.
Paul Eaton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	566
U.S. Treasury securities	6	710
Oblig. of other U.S. Government agencies and corporations	18	101
Oblig. of States and political subdivisions	10	420
All other securities		686
Loans, Net	25	516
Bank premises, furniture & fixtures		906
All other assets	1	435
TOTAL	68	340

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	505
Time & savings dep., ind., part., corp.	48	257
U.S. Gov't deposits		30
Deposits of States and subdivisions	1	245
Certified and Officers' Checks		234
Total Deposits	61	271
Excess funds purchased and sec. repurchase agreements	1	200
All other liabilities		540
Total Liabilities	63	011
Equity Capital		
Capital (#sh. au. 1,200) (#sh. outst. 1,200)		120
Surplus	2	000
Undivided profits and capital reserve	2	709
Total equity capital	4	829
Subordinated notes and debentures		500
TOTAL	68	340

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,921 Cleburne County
Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
Zip Code 72543
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Heber Springs Bancshares, Inc.

Principal Officers:		Directors:
*Robert L. Jones	President	Joseph R. Hooper, Chmn.
F.B. Rector	V.P. & Cashier	Robert L. Jones
Bobby Hankins	V.P. & Loan Off.	F.B. Rector
Gary Yow	Vice Pres.	Oscar Patchell
Joyce Harral	Asst. Cashier	Martha Hooper
		Ben Caston
		Joe Brock

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	430	Demand deposits, ind., part., corp.	5	574
U.S. Treasury securities		971	Time & savings dep., ind., part., corp.	20	641
Oblig. of States and political subdivisions	2	032	U.S. Gov't deposits		43
All other securities		214	Deposits of States and subdivisions	1	301
Excess funds sold and sec. resell agreements	1	300	Certified and Officers' Checks		122
Loans, Net	21	296	Total Deposits	27	681
Bank premises, furniture & fixtures		806	All other liabilities		317
All other assets	1	657	Total Liabilities	27	998
			Equity Capital		
			Capital (#sh. au. 3,000) (#sh. outst. 3,000)		300
			Surplus		650
			Undivided profits and capital reserve		458
			Total equity capital	1	408
			Subordinated notes and debentures		300
TOTAL	29	706	TOTAL	29	706

BANK OF HOLLY GROVE, HOLLY GROVE

Population 820 Monroe County
Chartered March 12, 1903 P.O. Box Q Telephone Number 462-3331
Zip Code 72069
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Thomas M. Hargrove	President
Jean M. Kirkpatrick	V.P. & Cashier
Pauline G. Wilson	Asst. Cashier & Head Teller
Bobbie R. Gannon	Asst. Cashier

Directors:

Mrs J.I. Matthews, Chmn.
Thomas M. Hargrove
R.H. Mayo
John B. Moore, Jr.
Ruth T. Dearing
Herd E. Stone

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	361
U.S. Treasury securities	1	893
Oblig. of other U.S. Government agencies and corporations	3	818
Oblig. of States and political subdivisions	1	360
All other securities		100
Excess funds sold and sec. resell agreements		450
Loans, Net	6	972
Bank premises, furniture & fixtures		138
All other assets		449
TOTAL	16	541

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	458
Time & savings dep., ind., part., corp.	10	628
Deposits of States and subdivisions		884
Certified and Officers' Checks		28
Total Deposits	13	998
All other liabilities		213
Total Liabilities	14	211
Equity Capital		
Capital (#sh. au. 2,400) (#sh. outst. 2,400)		60
Surplus		940
Undivided profits and capital reserve	1	330
Total equity capital	2	330
TOTAL	16	541

HORATIO STATE BANK, HORATIO

Population 989 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
Zip Code 71842
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*C.E. Hendrix, Jr.	President	C.E. Hendrix, Jr.
Edith H. Smith	Treas. & Sr. V.P.	Edith H. Smith
Wilburn Smith	Exec. V.P. & Cashier	Wilburn Smith
Lola J. Lawrence	Operations Officer	Loy Poag
Agnes J. Lincoln	Bookkeeping Officer	Fred L. Sullivan
		Lilla S. Hendrix

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	609
U.S. Treasury securities	1	098
Oblig. of other U.S. Government agencies and corporations	1	173
Oblig. of States and political subdivisions		923
Excess funds sold and sec. resell agreements		550
Loans, Net	12	528
Bank premises, furniture & fixtures		284
All other assets		434
TOTAL	21	599

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	701
Time & savings dep., ind., part., corp.	16	548
U.S. Gov't deposits		20
Deposits of States and subdivisions	1	406
Certified and Officers' Checks		3
Total Deposits	19	678
All other liabilities		239
Total Liabilities	19	917
Equity Capital		
Capital (#sh. au. 2,000) (#sh. outst. 2,000)		100
Surplus	1	000
Undivided profits and capital reserve		582
Total equity capital	1	682
TOTAL	21	599

ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,781 Garland County
Chartered April 18, 1907 P.O. Box 5640 Telephone Number 624-4611
Zip Code 71902
Number of Branches: Inside City — 5; Outside City — 1
Number of CBCT's: Inside City — 5; Outside City — None
Bank Holding Company Affiliate: ABT Bancshares Corporation

Principal Officers:

Cecil W. Cupp	Sr. Chmn. of Board
*Cecil W. Cupp, Jr.	Chmn. of Board & Chief Exec. Officer
Ray L. Cash	President
Gary Blenden	Exec. Vice Pres.
Charles L. Fager, Jr.	Sr. Vice Pres.
J.L. Jones	Sr. Vice Pres.
Palmer Vanderburg	Sr. Vice Pres.
Eldon Sprague	Sr. Vice Pres.
Ralph White	Sr. Vice Pres.
Bill Lynch	Sr. Vice Pres.
Debert Graves	Sr. V.P. & Cashier
Joe Ford	Sr. Vice Pres.
Jo Ann Bass	Vice Pres.
Jim Chalikis	Vice Pres.
Floyd Bryant	Vice Pres.
Johnny Boley	Vice Pres.
Loyd Emerson	Vice Pres.
Mahlon Grigsby	Vice Pres.
Greg Miller	Vice Pres.
Carl Hardage	Vice Pres.
Jerry Thompson	Vice Pres.
Dorothy Wall	Vice Pres.
Lou Hulsey	Vice Pres.
John Jacobs	Vice Pres.
William Kennedy	Vice Pres.
Ann Hand	Vice Pres.
Phil Lassiter	Vice Pres.
Lorene McLeod	Vice Pres.
Ruth Kissenger	Vice Pres.
Winnie Trawick	Vice Pres.
Frank Bolton	V.P. & Controller
Barbara Batson	Vice Pres.
Robert Plummer	Vice Pres.
William Weston	Vice Pres.
Gene Weston	Vice Pres.
Beauford Hankins	Vice Pres.
Ed Krenzelok	V.P. & Travel Mgr.

Directors:

Frank M. Burton, MD
Ray L. Cash
Cecil W. Cupp
Cecil W. Cupp, Jr.
Cecil W. Cupp, III
Gerald H. Fisher
Robert E. Jones
Walter Kleinman
Norton Meek
Roy L. Murphy
Ray S. Smith, Jr.
Marshall T. Steel
Jim Randall
Herman L. Wilson, Jr.
Hill A. Wheatly
C. Everett Fulgham
Gaither C. Johnson, Jr.
Gary E. Blenden
John D. Selig
Keith Bradshaw
Richard S. Smith
James E. Thrash
Palmer Vanderburg

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	14	528
U.S. Treasury securities	7	172
Oblig. of other U.S. Government agencies and corporations	1	291
Oblig. of States and political subdivisions	14	029
All other securities	8	686
Excess funds sold and sec. resell agreements	7	250
Loans, Net	189	819
Bank premises, furniture & fixtures	11	723
TOTAL	254	498

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	171	147
Time & savings dep., ind., part., corp.	51	350
U.S. Gov't deposits		168
Deposits of States and subdivisions	5	544
All other deposits		100
Certified and Officers' Checks	2	693
Total Deposits	231	002
Excess funds purchased and sec. repurchase agreements	2	300
All other liabilities	2	666
Total Liabilities	235	968
Equity Capital		
Capital (#sh. au. 150,834) (#sh. outst. 150,834)	3	771
Surplus	5	771
Undivided profits and capital reserve	5	481
Total equity capital	15	023
Subordinated notes and debentures	3	507
TOTAL	254	498

BANK OF IMBODEN, IMBODEN

Population 691 Lawrence County
Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
Zip Code 72434
Number of Branches: Inside City — None; Outside City: 3
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Amos David	Chairman
Stephen E. Jones	President
Preston L. Clark	V.P. & Cashier
Mary Lea McLeod	Vice Pres.
Wilma J. Lawson	Vice Pres.
Leland E. Mize	V.P. & Branch Mgr.

Directors:

Amos David
Stephen E. Jones
Austin Stovall
H. Lee Baker
J.R. David, Jr.
Henry Weaver
Dee Cude
Douglas Bradley
Leland E. Mize

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	230
U.S. Treasury securities		801
Oblig. of other U.S. Government agencies and corporations	1	176
Oblig. of States and political subdivisions	1	276
All other securities		10
Excess funds sold and sec. resell agreements		500
Loans, Net	11	656
Bank premises, furniture & fixtures		207
All other assets		195
TOTAL	17	051

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	674
Time & savings dep., ind., part., corp.	12	807
U.S. Gov't deposits		38
Deposits of States and subdivisions	1	025
Certified and Officers' Checks		94
Total Deposits	15	638
All other liabilities		81
Total Liabilities	15	719
Equity Capital		
Capital (#sh. au. 10,600) (#sh. outst. 6,600)		165
Surplus		85
Undivided profits and capital reserve		932
Total equity capital	1	182
Subordinated notes and debentures		150
TOTAL	17	051

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 27,589 Pulaski County
Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
Zip Code 72076
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: 1st Arkansas Bankshares

Principal Officers:

*K. Pat Wilson	CEO & Chmn. of Board
Larry T. Wilson	President
Melda A. Rice	Exec. Vice Pres.
John S. Fortenbury	Exec. Vice Pres.
Sibyl H. Clay	Vice Pres., Operations
Fred Lotter	Vice President, Loans
John McNee	Vice Pres., Trust
John Hardwick	V.P., Mortgage

Directors:

K. Pat Wilson
Harry K. Dougherty
Joseph W. Gelzine
Bartus M. Gray, Jr.
Melda A. Rice
Carl A. Williams
Larry T. Wilson
Thomas H. Wortham, MD

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	192
U.S. Treasury securities	6	902
Oblig. of other U.S. Government agencies and corporations	4	796
Oblig. of States and political subdivisions	7	447
All other securities		624
Excess funds sold and sec. resell agreements	1	100
Loans, Net	37	566
Bank premises, furniture & fixtures	1	163
All other assets	1	217
TOTAL	67	007

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	15	590
Time & savings dep., ind., part., corp.	40	335
U.S. Gov't deposits		58
Deposits of States and subdivisions	3	706
Certified and Officers' Checks		306
Total Deposits	59	995
All other liabilities		983
Total Liabilities	60	978
Equity Capital		
Capital (#sh. au. 200,000) (#sh. outst. 200,000)	2	000
Surplus	1	000
Undivided profits and capital reserve	3	029
Total equity capital	6	029
TOTAL	67	007

NEWTON COUNTY BANK, JASPER

Population 519 Newton County
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
Zip Code 72641
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Newco Corporation

Principal Officers:		Directors:
*Carl G. Holt	Chmn. of Board	Carl G. Holt
George G. Gleason	Chief Fin. Officer	E.B. Wilson
Danny Criner	Exec Vice Pres.	Joe C. Nance
George Landrum	V.P. & Cashier	George G. Gleason

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	9	402	Demand deposits, ind., part., corp.	2	047
U.S. Treasury securities	2	557	Time & savings dep., ind., part., corp.	21	153
Oblig. of States and political subdivisions	2	029	U.S. Gov't deposits		47
Loans, Net	11	542	Deposits of States and subdivisions		538
Bank premises, furniture & fixtures		122	Certified and Officers' Checks		1
All other assets		494	Total Deposits	23	786
			All other liabilities		305
			Total Liabilities	24	091
			Equity Capital		
			Capital (#sh. au. 2,500) (#sh. outst. 2,340)		59
			Surplus	1	842
			Undivided profits and capital reserve		154
			Total equity capital	2	055
TOTAL	26	146	TOTAL	26	146

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 31,530 Craighead County
Chartered February 14, 1904 P.O. Box 1617 Telephone Number 932-2131
Zip Code 72401
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City -- None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Sloan Rainwater	Chmn. & President
Wm. I. Rainwater	Vice Chairman
Audrey Glenn	Exec. Vice Pres.
Loyce Mink	Vice Pres.
Max G. Cobb	Vice Pres.
Mary Ann Bohne	Asst. Vice Pres.
Gail Neblett	Asst. Vice Pres.
Eva Beeler	Asst. Vice Pres.
Linda McDaniel	Cashier
Brenda Griffith	Asst. Cashier
Jeff Cranford	Asst. Cashier & Trust Officer

Directors:

Sloan Rainwater
Wm. I. Rainwater
Weldon Rainwater, MD
Grover Poole, MD
Gerald G. Watkins
J.A. Tomlinson
A.B. Clark
Advisory Directors:
Steve Cox
Virginia R. Cox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	705
U.S. Treasury securities	1	481
Oblig. of other U.S. Government agencies and corporations	4	846
Oblig. of States and political subdivisions	3	630
All other securities		580
Excess funds sold and sec. resell agreements	1	950
Loans, Net	22	702
Bank premises, furniture & fixtures	1	080
All other assets	2	048
TOTAL	42	022

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	510
Time & savings dep., ind., part., corp.	25	024
U.S. Gov't deposits		4
Deposits of States and subdivisions	6	256
Certified and Officers' Checks		175
Total Deposits	36	969
All other liabilities		908
Total Liabilities	37	877
Equity Capital		
Capital (#sh. au. 75,000) (#sh. outst. 75,000)		750
Surplus	1	000
Undivided profits and capital reserve	1	700
Total equity capital	3	450
Subordinated notes and debentures		695
TOTAL	42	022

CITIZENS BANK OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
Zip Code 72403
Number of Branches: Inside City — 5; Outside City — 2
Number of CBCT's: Inside City — 3; Outside City — None
Bank Holding Company Affiliate: Citizens Bancshares Corp.

Principal Officers:

*Herbert H. McAdams, II	Chmn. of Board & Chief Exec. Officer
Walter A. DeRoeck	President
H. Hall McAdams, III	Vice Chmn of Board & Asst. Secretary
Donald Timms	Exec. Vice Pres.
Robert C. Conner	Vice Pres.
Bessie Hodges	V.P. & Secretary
Roger C. Davis	Sr. Vice Pres.
Jim McAlister	Sr. Vice Pres.

Directors:

Herbert H. McAdams, II
Herbert H. McAdams, III
Walter A. DeRoeck
Bob Connor
John Deacon
W.O. Doak
Dr. Glenn Dickson
Mrs. Charlotte Eddington
Dr. James Gramling
Bill Hurt, Jr.
Minor Markle
Oscar Melton
Oscar Melton, Jr.
Dr. Carl R. Reng
W.D. Roberts, Jr.
W.R. Roberts
Frank Walden
Dr. G.D. Wisdom

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	11	276
U.S. Treasury securities	33	271
Oblig. of other U.S. Government agencies and corporations	2	053
Oblig. of States and political subdivisions	10	679
All other securities	2	700
Loans, Net	92	889
Bank premises, furniture & fixtures	2	767
All other assets	4	521
TOTAL	160	156

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	24	910
Time & savings dep., ind., part., corp.	101	801
U.S. Gov't deposits		289
Deposits of States and subdivisions	10	450
All other deposits	3	849
Certified and Officers' Checks	1	082
Total Deposits	142	381
Excess funds purchased and sec. repurchase agreements	4	628
All other liabilities	1	439
Total Liabilities	148	448
Equity Capital		
Capital (#sh. au. 217,000) (#sh. outst. 217,000)	2	170
Surplus	2	330
Undivided profits and capital reserve	5	248
Total equity capital	9	748
Subordinated notes and debentures	1	960
TOTAL	160	156

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372
Zip Code 72401
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
Mary L. Marcom	Chairman	Mary L. Marcom
*J.C. Vaughn, Jr.	President	J.C. Vaughn, Jr.
Ron Jackson	Exec. Vice Pres.	Everett Bandy
Wayne Bond	Vice Pres.	Bearl Brooks
Everett Bandy	Sr. Vice Pres.	Charles M. Mooney
Jerry Broadway	Vice Pres.	W.C. Sloan, Jr.
		Harold Crall
		Bill Brown

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	6	060	Demand deposits, ind., part., corp.	6	128
U.S. Treasury securities	3	506	Time & savings dep., ind., part., corp.	25	428
Oblig. of other U.S. Government agencies and corporations	5	343	U.S. Gov't deposits		73
Oblig. of States and political subdivisions	3	922	Deposits of States and subdivisions	2	044
All other securities		490	Certified and Officers' Checks		324
Excess funds sold and sec. resell agreements		500	Total Deposits	33	997
Loans, Net	16	291	Excess funds purchased and sec. repurchase agreements		160
Bank premises, furniture & fixtures		312	All other liabilities		457
All other assets	1	266	Total Liabilities	34	614
			Equity Capital		
			Capital (#sh. au. 36,500) (#sh. outst. 33,500)		580
			Surplus	1	533
			Undivided profits and capital reserve		63
			Total equity capital	2	176
			Subordinated notes and debentures		900
TOTAL	37	690	TOTAL	37	690

MERCANTILE BANK, JONESBORO

Population 31,530 Craighead County
Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
Zip Code 72401
Number of Branches: Inside City — 5; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Charles Frierson, III	President
George Delaney	Exec. Vice Pres.
Naomi Craft	Vice Pres.
Norman Leonard	Vice Pres.

Directors:

Marystel Appleton
Millie Blindman
Roy Cooper
W.M. Freeze, Jr.
Lynn Green
Raymond (Chubby) Heern
A.M. Heringer, Jr.
Ben Lamberth, MD
Tom Loberg
J.C. Mahon

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	15	420
U.S. Treasury securities	12	288
Oblig. of other U.S. Government agencies and corporations	11	194
Oblig. of States and political subdivisions	19	996
All other securities	10	662
Loans, Net	89	027
Bank premises, furniture & fixtures	1	147
All other assets	7	057
TOTAL	166	791

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	665
Time & savings dep., ind., part., corp.	115	162
U.S. Gov't deposits		173
Deposits of States and subdivisions	17	309
All other deposits		78
Certified and Officers' Checks	1	598
Total Deposits	147	985
Excess funds purchased and sec. repurchase agreements	2	419
All other liabilities	3	066
Total Liabilities	153	470
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	3	000
Undivided profits and capital reserve	9	321
Total equity capital	13	321
TOTAL	166	791

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 2,025 White County
Chartered May 29, 1913 P.O. Box 550 Telephone Number 729-3148
Zip Code 72081
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		**Directors:**
E.O. Yancey	Chairman	E.O. Yancey
E.D. Yancey	President	E.D. Yancey
*Jim Emfinger	Exec. Vice Pres.	Virginia Meador
Virginia Meador	Secretary-Treasurer	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		518
U.S. Treasury securities	3	680
Oblig. of States and political subdivisions		150
Loans, Net	2	534
Bank premises, furniture & fixtures		131
All other assets		(71)
TOTAL	6	942

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	406
Time & savings dep., ind., part., corp.	2	358
U.S. Gov't deposits		49
Certified and Officers' Checks		56
Total Deposits	5	869
All other liabilities		67
Total Liabilities	5	936
Equity Capital		
Capital (#sh. au. 2,800) (#sh. outst. 2,800)		70
Surplus		280
Undivided profits and capital reserve		656
Total equity capital	1	006
TOTAL	6	942

UNION STATE BANK, JUNCTION CITY

Population 862 Union County
Chartered August 28, 1933 P.O. Box F Telephone Number 924-4552
Zip Code 71749
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*John F. Marsh	President
Barbara Daniels	V.P. & Cashier
Mary G. Jones	Asst. Cashier

Directors:

John F. Marsh
Alvin Green
J.B. Allen
John M. Shackleford, Jr.
T.T. Fields
C.A. Reed
Leonard Hampson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	096
U.S. Treasury securities	1	315
Oblig. of other U.S. Government agencies and corporations		800
Oblig. of States and political subdivisions	1	821
Excess funds sold and sec. resell agreements		250
Loans, Net	10	761
Bank premises, furniture & fixtures		65
All other assets		266
TOTAL	16	374

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	741
Time & savings dep., ind., part., corp.	11	479
U.S. Gov't deposits		1
Deposits of States and subdivisions		543
Certified and Officers' Checks		106
Total Deposits	14	870
All other liabilities		115
Total Liabilities	14	985
Equity Capital		
Capital (#sh. au. 30,000) (#sh. outst. 30,000)		300
Surplus		400
Undivided profits and capital reserve		689
Total equity capital	1	389
TOTAL	16	374

BANK OF KENSETT, KENSETT

Population 1,544 White County
Chartered February 17, 1922 P.O. Box 356 Telephone Number 742-3211
Zip Code 72082
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		**Directors:**
Roger Q. Mills	President	Roger Q. Mills
*Jno. H. Johnston, Jr.	Vice Pres. & Chairman Secretary	Jno. H. Johnston, Jr.
		William P. Mills

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		364
U.S. Treasury securities	1	863
All other securities	1	410
Loans, Net		76
Bank premises, furniture & fixtures		11
TOTAL	3	724

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		858
Time & savings dep., ind., part., corp.	1	852
Total Deposits	2	710
Total Liabilities	2	710
Equity Capital		
Capital (#sh. au. 500) (#sh. outst. 500)		50
Surplus		50
Undivided profits and capital reserve		914
Total equity capital	1	014
TOTAL	3	724

PINE STATE BANK, KINGSLAND

Population 320 Cleveland County
Chartered August 22, 1904 P.O. Box 85 Telephone Number 348-5657
Zip Code 71652
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*William Cain Lyon	President
Peggy R. Lyon	Secretary

Directors:

William Cain Lyon
Peggy R. Lyon
W. Gene Jines
Jimmy Clark

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		213
U.S. Treasury securities		996
Oblig. of other U.S. Government agencies and corporations		651
Oblig. of States and political subdivisions		44
Loans, Net	1	624
Bank premises, furniture & fixtures		79
All other assets		86
TOTAL	3	693

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	697
Time & savings dep., ind., part., corp.	1	368
U.S. Gov't deposits		10
Deposits of States and subdivisions		85
All other deposits		218
Total Deposits	3	378
Excess funds purchased and sec. repurchase agreements		15
All other liabilities		36
Total Liabilities	3	429
Equity Capital		
Capital (#sh. au. 1,680) (#sh. outst. 1,6614/5)		42
Surplus		102
Undivided profits and capital reserve		80
Total equity capital		224
Subordinated notes and debentures		40
TOTAL	3	693

MADISON BANK AND TRUST, KINGSTON

Population 250 Madison County
Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
Zip Code 72742
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Gary W. Bunch	President
Carla Hathorn	Vice Pres.
Blenda Howard	Vice Pres.

Directors:

Gary Bunch
James McDougal
Steve Smith
Julie Baldridge
Joe Shrum
Jim Vaughan
Gary Easterling
Austin Smith
Sumner Brashears
Dana Samples
Howard Cain, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		222
U.S. Treasury securities		272
Oblig. of other U.S. Government agencies and corporations		200
Oblig. of States and political subdivisions		58
All other securities		235
Excess funds sold and sec. resell agreements		150
Loans, Net	2	805
Bank premises, furniture & fixtures		99
All other assets	1	241
TOTAL	5	282

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		649
Time & savings dep., ind., part., corp.	3	306
U.S. Gov't deposits		15
Deposits of States and subdivisions		527
Certified and Officers' Checks		22
Total Deposits	4	519
All other liabilities		423
Total Liabilities	4	942
Equity Capital		
Capital (#sh. au. 800) (#sh. outst. 632)		63
Surplus		238
Undivided profits and capital reserve		39
Total equity capital		340
TOTAL	5	282

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,088 Chicot County
Chartered October 14, 1937 P.O. Box 727 Telephone Number 265-2241
Zip Code 71653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Douglas C. Wynn	Chairman of Board
*Hermon Carlton	President
Terence J. Alpe	Exec. Vice Pres.
Joyce Bell	Vice Pres. & Auditor
Dessie Lee Gibbs	Vice Pres.
Jakie T. Gibson	Cashier

Directors:

- Terence J. Alpe
- Sam Angel
- William Bunker
- Dr. J.P. Burge
- Hermon Carlton
- David Gillison, Sr.
- David Gillison, Jr.
- Bill Holloway
- Marvin D. Loyd
- Ned Mazzanti
- Joe Pieroni
- George Pine
- Charles H. Weissinger, Jr.
- Douglas C. Wynn

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	837
U.S. Treasury securities	2	099
Oblig. of other U.S. Government agencies and corporations	5	319
Oblig. of States and political subdivisions	4	630
Loans, Net	11	937
Bank premises, furniture & fixtures		281
All other assets		612
TOTAL	28	715

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	715
Time & savings dep., ind., part., corp.	20	310
U.S. Gov't deposits		41
Deposits of States and subdivisions	1	483
Certified and Officers' Checks		137
Total Deposits	24	686
All other liabilities		418
Total Liabilities	25	104
Equity Capital		
Capital (#sh. au. 60,000) (#sh. outst. 60,000)		600
Surplus	1	950
Undivided profits and capital reserve	1	061
Total equity capital	3	611
TOTAL	28	715

FIRST STATE BANK AND TRUST COMPANY, LAKE VILLAGE

Population 3,088 Chicot County
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366
Zip Code 71653
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Fred P. Michael	President
Ben V. Floriani	Exec. Vice Pres.
Mike S. Cashion	V.P. & Cashier
Fredddie G. Black	Vice Pres. & Trust Officer
Linda S. Pearson	Asst. Vice Pres.
Becky Brogdon	Asst. Cashier

Directors:

Sam Adkisson
Herman Berkemeyer
Freddie Black
James R. Burchfield
Ohmer C. Burnside
Mike S. Cashion
William H. Drew
Ben V. Floriani
J.P. Hampton
Cullen Livingston
Doyne W. Loyd
Geno Mazzanti
Fred P. Michael
Carl O. Powell
Richard L. Pratt
Ted Thornton
Joe Dan Yee

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	866
U.S. Treasury securities	3	965
Oblig. of States and political subdivisions	1	180
Loans, Net	11	798
Bank premises, furniture & fixtures		295
All other assets		340
TOTAL	19	444

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	473
Time & savings dep., ind., part., corp.	12	982
Deposits of States and subdivisions	1	880
Certified and Officers' Checks		108
Total Deposits	17	443
All other liabilities		153
Total Liabilities	17	596
Equity Capital		
Capital (#sh. au. 5,000) (#sh. outst. 5,000)		100
Surplus	1	700
Undivided profits and capital reserve		48
Total equity capital	1	848
TOTAL	19	444

CITIZENS BANK OF LAVACA, LAVACA

Population 1,092 Sebastian County
Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-5631
Zip Code 72941
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*James N. Patterson	President
Larry D. Hurst	Sr. V.P. & Cashier
Gary W. Carmack	Vice Pres.
Bruce A. Davenport	Vice Pres.
Paulette Chronister	Vice Pres.
Kay Sewell	Asst. Vice Pres.
Sandra K. Haney	Asst. Vice Pres.

Directors:

Ronald H. Udouj
James N. Patterson
Larry D. Hurst
Jewel R. Morris
Rayburn L. Green
Gene E. Bruick

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		710
U.S. Treasury securities		988
Oblig. of other U.S. Government agencies and corporations	4	547
Oblig. of States and political subdivisions	1	809
Loans, Net	14	663
Bank premises, furniture & fixtures		517
All other assets		500
TOTAL	23	734

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	787
Time & savings dep., ind., part., corp.	14	471
Deposits of States and subdivisions	2	203
All other deposits		7
Certified and Officers' Checks		77
Total Deposits	20	545
Excess funds purchased and sec. repurchase agreements		950
All other liabilities		171
Total Liabilities	21	666
Equity Capital		
Capital (#sh. au. 18,900) (#sh. outst. 18,900)		236
Surplus	1	000
Undivided profits and capital reserve		832
Total equity capital	2	068
TOTAL	23	734

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,882 Mississippi County
Chartered January 23, 1951 P.O. Box 140 Telephone Number 539-6354
Zip Code 72438
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*J. Lee Bearden	President
Edna L. Kennett	Exec. Vice Pres.
Lynn Bearden	Cashier

Directors:

J. Lee Bearden
Nelson Henry
Edna Kennett
T.N. Rodman, MD
J.L. Swihart

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		993
U.S. Treasury securities	1	000
Oblig. of other U.S. Government agencies and corporations	2	398
Oblig. of States and political subdivisions	1	872
All other securities		235
Excess funds sold and sec. resell agreements		400
Loans, Net	2	685
Bank premises, furniture & fixtures		74
All other assets		63
TOTAL	9	720

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	813
Time & savings dep., ind., part., corp.	3	474
Deposits of States and subdivisions	1	641
Certified and Officers' Checks		22
Total Deposits	7	950
All other liabilities		122
Total Liabilities	8	072
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		100
Surplus	1	150
Undivided profits and capital reserve		398
Total equity capital	1	648
TOTAL	9	720

LITTLE RIVER BANK, LEPANTO

Population 1,964 Poinsett County
Chartered November 21, 1919 P.O. Box 340 Telephone Number 475-2306
Zip Code 72354
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

D.F. Portis	Chmn. of Board
*Grady Watkins, Jr.	President
T.G. Thompson, Jr.	V.P. & Cashier
J.C. Portis	Vice Pres.
Blanche Nash	Asst. Cashier

Directors:

D.F. Portis
Grady Watkins, Jr.
T.G. Thompson, Jr.
J.C. Portis
W.H. Cross, Sr.
Ernest B. Portis
A.T. Bell
Danette P. Watkins
Julanne P. Ingram
Junaway Payne

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	623
U.S. Treasury securities	5	393
Oblig. of other U.S. Government agencies and corporations	4	899
Oblig. of States and political subdivisions	2	649
Excess funds sold and sec. resell agreements		600
Loans, Net	3	297
Bank premises, furniture & fixtures		26
All other assets		463
TOTAL	18	955

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	407
Time & savings dep., ind., part., corp.	9	719
U.S. Gov't deposits		8
Deposits of States and subdivisions	1	655
Certified and Officers' Checks		23
Total Deposits	15	812
All other liabilities		214
Total Liabilities	16	026
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		400
Surplus	1	100
Undivided profits and capital reserve	1	429
Total equity capital	2	929
TOTAL	18	955

LESLIE STATE BANK, LESLIE

Population 501 Searcy County
Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2911
Zip Code 72645
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Roy Reaves	Chief Exec. Officer
Ben Allen	President
Mary Jan Horton	V.P. & Cashier
Gerald L. Ragland	Asst. V. Pres.
Peggy Massey	Asst. Cashier
Elizabeth Cotton	Asst. Cashier

Directors:

Ben Allen
Jerald Barnett
Bob Derickson
Virgil Blair
Bill Seeger
Lex Treece

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	705
Oblig. of other U.S. Government agencies and corporations	2	119
Oblig. of States and political subdivisions		894
Excess funds sold and sec. resell agreements		350
Loans, Net	4	347
Bank premises, furniture & fixtures		294
All other assets		300
TOTAL	10	009

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		911
Time & savings dep., ind., part., corp.	8	119
U.S. Gov't deposits		3
Deposits of States and subdivisions		347
Certified and Officers' Checks		45
Total Deposits	9	425
All other liabilities		226
Total Liabilities	9	651
Equity Capital		
Capital (#sh. au. 1,300) (#sh. outst. 1,300)		130
Surplus		425
Undivided profits and capital reserve		(197)
Total equity capital		358
TOTAL	10	009

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,410 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
Zip Code 71845
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Charles H. Moore	President	Charles H. Moore
J.C. Landes	Chmn. of Board	W.H. Triplett, Jr.
W.H. Triplett, Jr.	Vice Chmn. of Board	J.C. Landes
Wilma Willbanks	Exec. Vice-Pres.	Wilma Willbanks
Paul Mahar	Vice Pres.	P.D. Burton, Jr.
Donna H. Adkison	Asst. Vice-Pres.	Larry Burrow
Venora Hooper	Cashier	Paul J. English
		Elmer Harris
		O.M. Covington
		Henry Moore III

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	648
U.S. Treasury securities	2	796
Oblig. of other U.S. Government agencies and corporations	3	526
Oblig. of States and political subdivisions	2	180
All other securities		134
Excess funds sold and sec. resell agreements		450
Loans, Net	10	786
Bank premises, furniture & fixtures		728
All other assets		469
TOTAL	24	717

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	345
Time & savings dep., ind., part., corp.	18	667
U.S. Gov't deposits		18
Deposits of States and subdivisions	1	215
Certified and Officers' Checks		125
Total Deposits	22	370
All other liabilities		361
Total Liabilities	22	731
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		750
Undivided profits and capital reserve	1	136
Total equity capital	1	986
TOTAL	24	717

BANK OF LINCOLN, LINCOLN

Population 1,422 Washington County
Chartered March 19, 1903 P.O. Box 98 Telephone Number 824-3232
Zip Code 72744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Lincoln Bankshares, Inc.

Principal Officers:

*Loyd R. Swope	President
Kenneth D. Cox	Exec. Vice Pres.
Ronnie Rinehart	Cashier
Larry Karnes	Vice Pres.
Darlene Cheatham	Asst. Vice Pres.
Nell Kidd	Compliance Officer

Directors:

Loyd R. Swope
Kenneth D. Cox
Forrest Rodgers
John Lewis

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	780
U.S. Treasury securities	6	342
Oblig. of other U.S. Government agencies and corporations	1	101
Oblig. of States and political subdivisions	2	417
All other securities		315
Excess funds sold and sec. resell agreements	2	100
Loans, Net	18	941
Bank premises, furniture & fixtures		218
All other assets		890
TOTAL	34	104

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	754
Time & savings dep., ind., part., corp.	24	397
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	559
All other deposits		6
Certified and Officers' Checks		121
Total Deposits	30	840
All other liabilities		476
Total Liabilities	31	316
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus		200
Undivided profits and capital reserve	2	088
Total equity capital	2	488
Subordinated notes and debentures		300
TOTAL	34	104

PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 158,461 Pulaski County
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700
Zip Code 72217
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Pulaski Investment Corporation

Principal Officers:

*James C. East	Chmn. of Board
Eugene L. Maris	President
Robert C. Magee	Exec. Vice Pres.
James N. Pierce	Sr. Vice Pres.
Jimmy V. Fincher	Sr. Vice Pres.
Wayne Harness	Sr. Vice Pres.
Thomas L. Chapman	Vice Pres.
Marilyn Pearce	Vice Pres./Cashier
Judy K. Beaumont	Vice Pres.
Nancy Shepard	Vice Pres.
Karen S. Gay	Vice Pres.
Holly Mathisen	Trust Officer
Kara Clements	Internal Auditor

Directors:

James C. East
Eugene L. Maris
Robert C. Magee
Mark V. Williamson
Thomas L. Hodges
Troy Churchman
J.A. McEntire
R.L. Schultz, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	419
U.S. Treasury securities	1	018
Oblig. of other U.S. Government agencies and corporations	13	063
Oblig. of States and political subdivisions	2	924
All other securities		45
Loans, Net	66	298
Bank premises, furniture & fixtures	4	790
All other assets	3	501
TOTAL	97	058

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	17	572
Time & savings dep., ind., part., corp.	57	648
Deposits of States and subdivisions	3	961
All other deposits	1	681
Certified and Officers' Checks		567
Total Deposits	81	429
Excess funds purchased and sec. repurchase agreements	5	106
All other liabilities	3	824
Total Liabilities	90	359
Equity Capital		
Capital (#sh. au. 226,000) (#sh. outst. 191,505)	1	915
Surplus	2	148
Undivided profits and capital reserve	1	441
Total equity capital	5	504
Subordinated notes and debentures	1	195
TOTAL	97	058

BANK OF LOCKESBURG, LOCKESBURG

Population 620 Sevier County
Chartered October 14, 1902 P.O. Box 118 Telephone Number 289-4071
Zip Code 71846
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Larry W. Hale	President
Joe C. Roberts	Vice Pres.
Bobbie Simmons	V.P. & Cashier
Phyllis Bettell	Asst. Vice Pres.
Joyce Wagner	Asst. Vice Pres.
Betty Currence	Asst. Cashier

Directors:

- Larry W. Hale
- Leonard L. Hampson
- Wanda C. Hampson
- Joel Wayne Clay
- Garnet E. Norwood
- Mary F. Hampson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		971
U.S. Treasury securities	3	252
Oblig. of other U.S. Government agencies and corporations		400
Oblig. of States and political subdivisions	1	437
Loans, Net	13	133
Bank premises, furniture & fixtures		344
All other assets		367
TOTAL	19	904

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	456
Time & savings dep., ind., part., corp.	14	621
Deposits of States and subdivisions		12
Certified and Officers' Checks		16
Total Deposits	18	105
Excess funds purchased and sec. repurchase agreements		150
All other liabilities		176
Total Liabilities	18	431
Equity Capital		
Capital (#sh. au. 3,000) (#sh. outst. 3,000)		75
Surplus		425
Undivided profits and capital reserve		973
Total equity capital	1	473
TOTAL	19	904

FIRST STATE BANK, LONOKE

Population 4,128 Lonoke County
Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
Zip Code 72086
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

J.O. Bennett	President & CEO
*Charles E. Ford	Exec. Vice Pres.
Neil Bennett	Vice Pres.
Al M. Morris, Jr.	Asst. Vice Pres.

Directors:

J.O. Bennett
Wayne Bennett
Neil Bennet
Wayne Bennett, Jr.
Neil Bennett, Jr.
H. Austin Grimes

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	990
U.S. Treasury securities	6	633
Oblig. of States and political subdivisions	4	640
All other securities	7	200
Excess funds sold and sec. resell agreements	2	050
Loans, Net	18	658
Bank premises, furniture & fixtures		190
All other assets	1	242
TOTAL	43	603

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	672
Time & savings dep., ind., part., corp.	29	518
U.S. Gov't deposits		48
Deposits of States and subdivisions	2	479
Certified and Officers' Checks		148
Total Deposits	37	865
All other liabilities		334
Total Liabilities	38	199
Equity Capital		
Capital (#sh. au. 16,000) (#sh. outst. 16,000)		400
Surplus	1	600
Undivided profits and capital reserve	3	404
Total equity capital	5	404
TOTAL	43	603

FARMERS BANK AND TRUST COMPANY, MAGNOLIA

Population 11,909 Columbia County
Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
Zip Code 71753
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Bob L. Burns	President
Dean Reagan	Sr. Vice Pres. & Cashier
T.H. Bradley	Vice Pres.
Cameron Dodson	Vice Pres.
M.E. Fitzpatrick	Vice Pres. & & Asst. Cashier
Sandra Barnes	Asst. Vice Pres.
Earl Booth	Operations Officer & Asst. Cashier

Directors:

- R.S. Warnock, Jr.
- T.H. Bradley
- Bob L. Burns
- L.E. Davis, Jr.
- Cameron Dodson
- W. E. Fullenwider
- John W. Harsh
- Mrs. T.H. Reeves
- Joe D. Woodward

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	784
U.S. Treasury securities	9	683
Oblig. of other U.S. Government agencies and corporations	16	265
Oblig. of States and political subdivisions	16	008
Excess funds sold and sec. resell agreements		100
Loans, Net	24	814
Bank premises, furniture & fixtures		767
All other assets	1	150
TOTAL	70	571

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	24	022
Time & savings dep., ind., part., corp.	32	158
U.S. Gov't deposits		26
Deposits of States and subdivisions	3	580
Certified and Officers' Checks		258
Total Deposits	60	044
Excess funds purchased and sec. repurchase agreements	3	005
All other liabilities		662
Total Liabilities	63	711
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)	2	500
Surplus	1	250
Undivided profits and capital reserve	3	110
Total equity capital	6	860
TOTAL	70	571

BANK OF MALVERN, MALVERN

Population 10,163 Hot Spring County
Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966
Zip Code 72104
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

Principal Officers:

*Paul L. Offutt	President & Chairman
Donald J. Tackett	Sr. Vice Pres.
M. Dale Beaird	Sr. Vice Pres.
Marsha B. Tanner	Vice Pres.

Directors:

Paul L. Offutt
Dorsey Glover
William H. Glover
Carrington E. Young
Tom Ross Young, Jr.
Joe Keith
Sam R. Clark
Ray N. Boyle

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	685
U.S. Treasury securities	6	938
Oblig. of other U.S. Government agencies and corporations	7	434
Oblig. of States and political subdivisions	7	926
All other securities		115
Excess funds sold and sec. resell agreements		100
Loans, Net	25	184
Bank premises, furniture & fixtures		893
All other assets	1	266
TOTAL	52	541

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	778
Time & savings dep., ind., part., corp.	36	070
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	990
All other deposits		269
Certified and Officers' Checks		338
Total Deposits	46	447
All other liabilities		727
Total Liabilities	47	174
Equity Capital		
Capital (#sh. au. 12,000) (#sh. outst. 12,000)		300
Surplus	2	200
Undivided profits and capital reserve	2	867
Total equity capital	5	367
TOTAL	52	541

PEOPLES BANK, MAMMOTH SPRING

Population 1,195 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235
Zip Code 72554
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Mammoth Investments & Credit Corp., Inc.

Principal Officers:

Charles W. Masner	President
*William O. Pace	Exec. Vice Pres.
David Smith	Cashier
Norma Pace	Asst. Cashier

Directors:

Charles W. Masner
Clotene Masner
Auda M. Culver
Cloy H. Culver
William O. Pace

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		609
U.S. Treasury securities	1	897
Oblig. of other U.S. Government agencies and corporations	6	970
Oblig. of States and political subdivisions		32
Excess funds sold and sec. resell agreements	2	900
Loans, Net	3	836
Bank premises, furniture & fixtures		265
All other assets		434
TOTAL	16	943

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	013
Time & savings dep., ind., part., corp.	12	802
U.S. Gov't deposits		6
Deposits of States and subdivisions		554
Total Deposits	15	375
All other liabilities		275
Total Liabilities	15	650
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		900
Undivided profits and capital reserve		293
Total equity capital	1	293
TOTAL	16	943

MERCHANTS AND PLANTERS BANK, MANILA

Population 2,553 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Peggy F. Cheadle	Chairman
Betty F. Schrader	President
Hulen Faulkner	Secretary
Danny Robbins	Vice Pres.
Norma Jackson	Cashier
*Max H. Schrader	Exec. Vice Pres.

Directors:

Lora M. Fleeman
Peggy F. Cheadle
Betty F. Schrader
L.W. Townsend
James B. Cheadle
Hulen Faulkner
Danny Robbins
Max H. Schrader

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	327
U.S. Treasury securities		249
Oblig. of other U.S. Government agencies and corporations	1	190
Oblig. of States and political subdivisions		480
All other securities		100
Excess funds sold and sec. resell agreements		500
Loans, Net	4	497
Bank premises, furniture & fixtures		119
All other assets		18
TOTAL	8	480

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	238
Time & savings dep., ind., part., corp.	4	601
U.S. Gov't deposits		204
Deposits of States and subdivisions	1	273
Certified and Officers' Checks		16
Total Deposits	7	332
Total Liabilities	7	332
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		100
Surplus		400
Undivided profits and capital reserve		648
Total equity capital	1	148
TOTAL	8	480

BANK OF MANSFIELD, MANSFIELD

Population 1,000 Sebastian County
Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418
Zip Code 72944
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Bruce H. Shaw	Chmn. of Board
*Richard D. Foster	President
Richard B. Shaw	Vice Pres.
Melba Conaway	Vice Pres. & Cashier
Paula Coward	Asst. Vice Pres.
Elizabeth Hoopengarner	Asst. V.P.
Margo Jones	Asst. Cashier

Directors:

Bruce H. Shaw, Chairman
Richard D. Foster
Richard B. Shaw
Melba Conaway
Joe McCain
Gilmer Dixon
Bernard Holbrook
S.M. Taylor
S.D. Barnes

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	691
U.S. Treasury securities	4	225
Oblig. of other U.S. Government agencies and corporations		608
Oblig. of States and political subdivisions		815
Excess funds sold and sec. resell agreements		100
Loans, Net	9	026
Bank premises, furniture & fixtures		277
All other assets		441
TOTAL	19	183

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	345
Time & savings dep., ind., part., corp.	12	069
U.S. Gov't deposits		4
Deposits of States and subdivisions		899
Certified and Officers' Checks		45
Total Deposits	17	362
All other liabilities		279
Total Liabilities	17	641
Equity Capital		
Capital (#sh. au. 9,600) (#sh. outst. 9,600)		240
Surplus		260
Undivided profits and capital reserve	1	042
Total equity capital	1	542
TOTAL	19	183

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,220 Lee County
Chartered January 9, 1942 P.O. Box 479 Telephone Number 295-2535
Zip Code 72360
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*William J. McClain	President & CEO
James T. McMahan, II	Vice Pres.
Peggy Fisher	Cashier
Letha Smith	Asst. V.P. Operations

Directors:

Dan H. Felton, III
Jack R. Gentry
Thomas H. Gist, Jr.
William J. McClain
James T. McMahan, II
John F. Miller
Robert F. Mahan
J.B. Smith
Ruth Smith
D.F. Webb, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	220
U.S. Treasury securities	6	546
Oblig. of other U.S. Government agencies and corporations	1	254
Oblig. of States and political subdivisions	1	260
All other securities		60
Excess funds sold and sec. resell agreements	1	550
Loans, Net	3	090
Bank premises, furniture & fixtures		167
All other assets		328
TOTAL	15	475

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	132
Time & savings dep., ind., part., corp.	8	135
U.S. Gov't deposits		7
Deposits of States and subdivisions	2	427
Certified and Officers' Checks		28
Total Deposits	13	729
All other liabilities		205
Total Liabilities	13	934
Equity Capital		
Capital (#sh. au. 3,000) (#sh. outst. 3,000)		75
Surplus		925
Undivided profits and capital reserve		541
Total equity capital	1	541
TOTAL	15	475

CITIZENS BANK, MARION

Population 2,996 Crittenden County
Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232
Zip Code 72364
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*William R. Reynolds	President
Frank G. Wallace	Vice Pres.
C.H. Bond, Jr.	Vice Pres.
Julian Hardin	Vice Pres.
Allen B. Helms	Vice Pres.
J.F. Rieves, Jr.	Vice Pres.
Lucille H. Brackin	Asst. Cashier

Directors:

C.H. Bond, Jr.
Sanders Carter
Frank G. Fogleman
Julian Hardin
Allen B. Helms
Dino Pirani
William R. Reynolds
J.F. Rieves, Jr.
James R. Stockley
Joe Taylor, III

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	090
U.S. Treasury securities	2	050
Oblig. of other U.S. Government agencies and corporations	3	222
Oblig. of States and political subdivisions	3	520
All other securities	1	601
Excess funds sold and sec. resell agreements		500
Loans, Net	7	522
Bank premises, furniture & fixtures	1	152
All other assets		478
TOTAL	21	135

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	970
Time & savings dep., ind., part., corp.	10	918
U.S. Gov't deposits		2
Deposits of States and subdivisions	2	933
Certified and Officers' Checks		43
Total Deposits	17	866
All other liabilities		239
Total Liabilities	18	105
Equity Capital		
Capital (#sh. au. 1,500) (#sh. outst. 1,500)		150
Surplus	1	200
Undivided profits and capital reserve	1	680
Total equity capital	3	030
TOTAL	21	135

MARKED TREE BANK, MARKED TREE

Population 3,201 Poinsett County
Chartered March 3, 1932 P.O. Box 160 Telephone Number 358-2600
Zip Code 72365
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*John A. Brunner, Jr.	President
J.P. Hutchins	Cashier
Frances Whitlow	Asst. Cashier
Louise Anglin	Asst. Cashier
Norma Hendrix	Asst. Cashier

Directors:

Gloria Eddington, Chairman
John A. Brunner, Jr.
Mary Ann Arnold
Frank Brunner, Jr.
J. Robert Brunner
L.H. Goad
Ritter Arnold
Robert Neel
Dan Hatzenbuehler

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	594
U.S. Treasury securities	9	420
Oblig. of other U.S. Government agencies and corporations	4	303
Oblig. of States and political subdivisions	1	014
Excess funds sold and sec. resell agreements		800
Loans, Net	2	369
Bank premises, furniture & fixtures		151
All other assets		518
TOTAL	21	169

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	183
Time & savings dep., ind., part., corp.	12	079
U.S. Gov't deposits		47
Deposits of States and subdivisions	1	266
Certified and Officers' Checks		82
Total Deposits	16	657
Excess funds purchased and sec. repurchase agreements	2	200
All other liabilities		303
Total Liabilities	19	160
Equity Capital		
Capital (#sh. au. 2,500) (#sh. outst. 2,500)		250
Surplus		300
Undivided profits and capital reserve	1	459
Total equity capital	2	009
TOTAL	21	169

THE CITIZENS BANK, MARSHALL

Population 1,543 Searcy County
Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341
Zip Code 72650
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Marshall Bancshares, Inc.

Principal Officers:

*Roy Reaves	CEO
Bill O. Watts	President
Danny G. Horton	Exec. Vice Pres.
Brenda Harness	V.P. & Cashier
Bernece Myatt	Asst. Cashier & Head Teller
Patsy Massey	Asst. Cashier & Marketing Officer
Carla Harness	Asst. Cashier & Manager of Bookkeeping
Debbie Watts	Asst. Cashier

Directors:

Ben Allen
Jerald Barnett
J.C. Baker, Jr.
George E. Daniel
James W. Daniel
Ancil Mays
Bill O. Watts

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	919
U.S. Treasury securities	1	505
Oblig. of other U.S. Government agencies and corporations	1	032
Oblig. of States and political subdivisions	1	123
All other securities		25
Excess funds sold and sec. resell agreements		450
Loans, Net	8	960
Bank premises, furniture & fixtures		196
All other assets		732
TOTAL	17	942

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	929
Time & savings dep., ind., part., corp.	10	232
U.S. Gov't deposits		17
Deposits of States and subdivisions	1	160
Certified and Officers' Checks		14
Total Deposits	16	352
All other liabilities		113
Total Liabilities	16	465
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		400
Surplus		725
Undivided profits and capital reserve		277
Total equity capital	1	402
Subordinated notes and debentures		75
TOTAL	17	942

BANK OF MARVELL, MARVELL

Population 1,751 Phillips County
Chartered January 8, 1903 P.O. Box 67 Telephone Number 829-2596
Zip Code 72366
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Marvell Implement Company

Principal Officers:	
*Gibson Turley	Chairman & President
Tommie E. Shackelford, Jr.	Exec. V.P.
Gibson Turley, Jr.	Vice Pres.
Ben B. Davison	Vice Pres.
Patty Russell	Cashier
Bobbie Chisnall	Asst. Cashier
Beulah Dirlam	Asst. Cashier

Directors:

Gibson Turley
Tommie E. Shackelford, Jr.
Gibson Turley, Jr.
Virginia Turley
James H. Hill
J.A. Hill

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		764
U.S. Treasury securities	4	998
Oblig. of other U.S. Government agencies and corporations	5	259
Oblig. of States and political subdivisions	2	244
All other securities		110
Excess funds sold and sec. resell agreements		335
Loans, Net	1	608
Bank premises, furniture & fixtures		174
All other assets		397
TOTAL	15	889

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	637
Time & savings dep., ind., part., corp.	10	119
U.S. Gov't deposits		9
Deposits of States and subdivisions	1	763
Certified and Officers' Checks		15
Total Deposits	13	543
All other liabilities		271
Total Liabilities	13	814
Equity Capital		
Capital (#sh. au. 6,000) (#sh. outst. 6,000)		150
Surplus		500
Undivided profits and capital reserve	1	425
Total equity capital	2	075
TOTAL	15	889

BANK OF McCRORY, McCRORY

Population 1,956 Woodruff County
Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
Zip Code 72101
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*I.N. Arnof	Chmn. of Board
Hulon Cain	President
John G. Thompson	Vice Chmn. & Sr. Vice Pres.
H. Ripley Thompson	Sr. Vice Pres.
John D. Eldridge	Sr. Vice Pres.
Margaret Coller	Vice Pres. & Trust
James W. Taylor	Cashier

Directors:

I.N. Arnof
John G. Thompson
H. Ripley Thompson
John D. Eldridge
Ian Arnof
G.L. Morris, Jr.
John D. Eldridge III
Edwin B. Conner, Jr.
Hulon Cain
Donald Cain
Fletcher C. Lewis

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	891
U.S. Treasury securities	18	700
Oblig. of other U.S. Government agencies and corporations	2	600
Oblig. of States and political subdivisions	5	846
All other securities		909
Excess funds sold and sec. resell agreements	2	900
Loans, Net	9	494
Bank premises, furniture & fixtures		328
All other assets	1	392
TOTAL	45	060

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	117
Time & savings dep., ind., part., corp.	31	123
U.S. Gov't deposits		34
Deposits of States and subdivisions		911
Certified and Officers' Checks		94
Total Deposits	39	279
All other liabilities	1	167
Total Liabilities	40	446
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		500
Surplus	1	500
Undivided profits and capital reserve	2	614
Total equity capital	4	614
TOTAL	45	060

McGEHEE BANK, McGEHEE

Population 5,671 Desha County
Chartered December 5, 1933 P.O. Box 787 Telephone Number 222-3151
Zip Code 71654
Number of Branches: Inside City — 1; Outside City — 3
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Southeast Financial Bankstock Corporation

Principal Officers:		Directors:
Sam Bowman	Chmn. of Board	Robert Adcock
John Potter	Vice Chmn. of Board	Fred Blanks
*Bill Bowman	President & CEO	Sam Bowman
Richard Gilliam	Cashier	Bill Bowman
Charles Lloyd	Vice Pres.	John Potter
Tommy Robertson	Vice Pres.	Buren Sharpe
		John L. Maier, Jr.
		James N. Smith
		Bill Elliott
		Jimmy Buford
		Mark E. Sherland, Jr.
		Cecil Simpson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	7	066	Demand deposits, ind., part., corp.	6	304
U.S. Treasury securities	9	810	Time & savings dep., ind., part., corp.	44	846
Oblig. of other U.S. Government agencies and corporations	3	150	U.S. Gov't deposits		64
Oblig. of States and political subdivisions	6	206	Deposits of States and subdivisions	2	089
All other securities		232	Certified and Officers' Checks		184
Excess funds sold and sec. resell agreements	1	300	Total Deposits	53	487
Loans, Net	31	401	All other liabilities		612
Bank premises, furniture & fixtures		329	Total Liabilities	54	099
All other assets	1	484	**Equity Capital**		
			Capital (#sh. au. 80,000) (#sh. outst. 80,000)	1	000
			Surplus	1	700
			Undivided profits and capital reserve	4	179
			Total equity capital	6	879
TOTAL	60	978	TOTAL	60	978

THE BANK OF NORTH ARKANSAS, MELBOURNE

Population 1,608 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4205
Zip Code 72556
Number of Branches: Inside City — None; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: North Central Financial Corporation

Principal Officers:

*Charles C. Miller	President & Chmn.
Ernestine Marlin	Cashier
Mary F. Tate	Asst. Cashier

Directors:

Charles C. Miller
James E. Miller
Ann Lawrence
Gwenn A. Lea

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	286
U.S. Treasury securities		807
Oblig. of other U.S. Government agencies and corporations	4	225
Oblig. of States and political subdivisions	3	733
All other securities		25
Excess funds sold and sec. resell agreements		200
Loans, Net	22	868
Bank premises, furniture & fixtures		981
All other assets	1	037
TOTAL	36	162

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	420
Time & savings dep., ind., part., corp.	18	386
U.S. Gov't deposits		7
Deposits of States and subdivisions	1	818
Certified and Officers' Checks		90
Total Deposits	33	721
All other liabilities		411
Total Liabilities	34	132
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		500
Surplus		425
Undivided profits and capital reserve	1	105
Total equity capital	2	030
TOTAL	36	162

THE UNION BANK, MENA

Population 4,850 Polk County
Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
Zip Code 71953
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Union Bankshares, Inc.

Principal Officers:

C.S. "Shorty" Williams	Chmn. of Board
•Bill L. Wood	President & CEO
R.A. Carver	Vice Pres.
Edward W. Stevenson	Vice Pres.
Buddy Newbolt	Asst. Vice Pres.
Ruby Lunsford	Cashier
Eva Capehart	Asst. Vice Pres.
Mildred Brown	Asst. Cashier
Sarah Curry	Loan Dept. Manager
Barbara Shaw	Administration Asst.
Clarice Tisher	Customer Ser. Officer
Kathy Shrader	Asst. Cashier
Pat Perkins	Asst. Cashier
Jim Neugent	Asst. Vice Pres. & Data Processing Manager
Anna Runyan	Asst. Data Processing Mgr.
Jesse Sullivan	Asst. Vice Pres. & Branch Mgr.
Jimmy D. Knighten	Asst. Cashier & Branch Mgr.

Directors:

R.A. Carver
John A. Crawford
R.L. Hamilton
David Maddox
Pauline Morrow
Edward W. Stevenson
C.S. Williams
Bill Lauck Wood

•Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	076
U.S. Treasury securities	4	283
Oblig. of other U.S. Government agencies and corporations	1	252
Oblig. of States and political subdivisions	6	164
Excess funds sold and sec. resell agreements		200
Loans, Net	30	872
Bank premises, furniture & fixtures		595
All other assets	1	667
TOTAL	51	109

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	203
Time & savings dep., ind., part., corp.	31	816
U.S. Gov't deposits		263
Deposits of States and subdivisions	2	360
Certified and Officers' Checks		358
Total Deposits	43	000
All other liabilities		687
Total Liabilities	43	687
Equity Capital		
Capital (#sh. au. 12,000) (#sh. outst. 12,000)	1	200
Surplus	1	800
Undivided profits and capital reserve	4	422
Total equity capital	7	422
TOTAL	51	109

MONETTE STATE BANK, MONETTE

Population 1,165 Craighead County
Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
Zip Code 72447
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Donald Kirksey	President
Shirley Bronaugh	Sr. Vice Pres.
Verlene Fullen	Vice Pres. & Cashier
Bill Clark	Vice Pres.
Revis Stewart	Vice Pres.

Directors:

Charles Frierson, III
Carolyn Frierson
J.E. Story
Ruth Latta
B.R. Harper, MD
T.P. Harper M.D.
Donald Kirksey
Shirley Bronaugh
Verlene Fullen

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	259
U.S. Treasury securities		399
Oblig. of other U.S. Government agencies and corporations	3	260
Oblig. of States and political subdivisions	5	977
All other securities		746
Loans, Net	17	426
Bank premises, furniture & fixtures		300
All other assets	1	577
TOTAL	30	944

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	947
Time & savings dep., ind., part., corp.	17	806
U.S. Gov't deposits		15
Deposits of States and subdivisions	3	217
All other deposits		5
Certified and Officers' Checks		62
Total Deposits	26	052
Excess funds purchased and sec. repurchase agreements	1	400
All other liabilities		174
Total Liabilities	27	626
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	818
Total equity capital	3	318
TOTAL	30	944

COMMERCIAL BANK AND TRUST COMPANY, MONTICELLO

Population 8,259 Drew County
Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221
Zip Code 71655
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Drew Bancshares, Inc.

Principal Officers:

*Bennie Ryburn, Sr.	Chairman & CEO
Reginald Glover	President
George T. Harris	Exec. Vice Pres.
Bill White	Vice President
Rusty Smith	Vice Pres.

Directors:

Bennie Ryburn, Sr.
Reginald Glover
L.D. Long
Lamar Miles
W.E. Smith
Frank Wolfe
R.D. Jones
Joe Brannen
Kim Ward

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	474
U.S. Treasury securities	2	238
Oblig. of other U.S. Government agencies and corporations	4	503
Oblig. of States and political subdivisions	3	977
All other securities	3	548
Loans, Net	24	836
Bank premises, furniture & fixtures		294
All other assets	1	957
TOTAL	44	827

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	264
Time & savings dep., ind., part., corp.	29	175
U.S. Gov't deposits		32
Deposits of States and subdivisions	3	852
Certified and Officers' Checks		328
Total Deposits	39	651
Excess funds purchased and sec. repurchase agreements		700
All other liabilities		506
Total Liabilities	40	857
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus	2	300
Undivided profits and capital reserve	1	470
Total equity capital	3	970
TOTAL	44	827

UNION BANK AND TRUST COMPANY, MONTICELLO

Population 8,259 Drew County
Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453
Zip Code 71655
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Union Financial Corp.

Principal Officers:

Zach McClendon, Jr.	Pres. & Chmn.
*John A. McClelland	Exec. Vice Pres.
Kelton Busby, Jr.	Vice Pres.
Beverly Hudson	Vice Pres.
Jean St. John	Vice Pres.
Howard Woodall	Vice Pres.
Clay Mitchell	Vice Pres.
Tona McKiever	Asst. Cashier
Peggy Smith	Asst. Vice Pres.

Directors:

William K. Ball
Brown Calhoun
Frank Carson, Jr.
Billy H. Hartness
Charles E. Jackson
Henry J. Mariani
Zach McClendon, Jr.
Wells Moffatt
Dr. J.P. Price
John Porter Price
Richard Reinhart
A.C. Thompson
Alan G. Williams
Juan Trotter, Advisory Board

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	8	193
U.S. Treasury securities	4	130
Oblig. of other U.S. Government agencies and corporations	2	275
Oblig. of States and political subdivisions	8	881
Loans, Net	37	955
Bank premises, furniture & fixtures		704
All other assets	1	149
TOTAL	63	287

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	057
Time & savings dep., ind., part., corp.	47	587
U.S. Gov't deposits		127
Deposits of States and subdivisions	2	124
Certified and Officers' Checks		4
Total Deposits	56	899
Excess funds purchased and sec. repurchase agreements	1	250
All other liabilities		735
Total Liabilities	58	884
Equity Capital		
Capital (#sh. au. 80,000) (#sh. outst. 80,000)	1	000
Surplus	2	000
Undivided profits and capital reserve	1	403
Total equity capital	4	403
TOTAL	63	287

THE FIRST STATE BANK, MORRILTON

Population 7,355 Conway County
Chartered November 26, 1930 P.O. Box 350 Telephone Number 354-4601
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: TC Bankshares

Principal Officers:

*H.J. Kordsmeier	President
J.H. Wilcox	Exec. Vice Pres.
Billie Jean Wofford	Asst. Vice Pres.
John Winningham	Asst. Vice Pres.
Bill Davidson	Vice Pres.

Directors:

H.J. Kordsmeier
Jim Wilcox
S.E. McReynolds
Cleo Cheek
A.J. Gordon
Dr. T.H. Hickey
Otto Lienhart
W.E. Love
Louis Oates
Charles L. Ormond
Ed. M. Penick, Jr.
T.E. Renaud, Advisory
Ron Gillert, Advisory

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	378
U.S. Treasury securities	15	294
Oblig. of other U.S. Government agencies and corporations		97
Oblig. of States and political subdivisions	9	688
Excess funds sold and sec. resell agreements	2	000
Loans, Net	20	729
Bank premises, furniture & fixtures		559
All other assets	1	582
TOTAL	53	327

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	057
Time & savings dep., ind., part., corp.	29	984
U.S. Gov't deposits		400
Deposits of States and subdivisions	1	837
All other deposits		303
Certified and Officers' Checks		179
Total Deposits	45	760
All other liabilities		888
Total Liabilities	46	648
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 5,000)	1	000
Surplus	1	500
Undivided profits and capital reserve	4	179
Total equity capital	6	679
TOTAL	53	327

FIRST BANK AND TRUST COMPANY OF MOUNTAIN HOME, MOUNTAIN HOME

Population 8,066 Baxter County
Chartered January 16, 1979 P.O. Box F Telephone Number 425-2101
Zip Code 72653
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Mountain Home Bancshares, Inc.

Principal Officers:	
C.N. Kent, Jr.	Vice Chairman
*Denny Smith	President & CEO
R.J. Pratt	Sr. Vice Pres.
Raymond Roberts	Vice Pres. & Trust Officer
Dwayne Hickman	Vice Pres.
Dessie Pitts	Vice Pres.

Directors:

J.D. Dryer
C.N. Kent, Jr.
Frank L. Coffman, Jr.
R.F. Lawyer
R.J. Pratt
Denny Smith

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	042
U.S. Treasury securities	25	515
Oblig. of other U.S. Government agencies and corporations	9	197
Oblig. of States and political subdivisions	13	377
All other securities		132
Excess funds sold and sec. resell agreements		800
Loans, Net	40	019
Bank premises, furniture & fixtures	2	383
All other assets	2	280
TOTAL	98	745

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	860
Time & savings dep., ind., part., corp.	73	395
U.S. Gov't deposits		21
Deposits of States and subdivisions	4	776
Certified and Officers' Checks		498
Total Deposits	88	550
All other liabilities	2	921
Total Liabilities	91	471
Equity Capital		
Capital (#sh. au. 116,260) (#sh. outst. 116,260)	1	163
Surplus	2	587
Undivided profits and capital reserve	3	524
Total equity capital	7	274
TOTAL	98	745

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 8,066 Baxter County
Chartered August 10, 1906 P.O. Box B Telephone Number 425-2166
Zip Code 72653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Peoples Bank Corporation

Principal Officers:

Neil Nelson	President
*Larry G. Nelson	Exec. Vice Pres.
Charles A. Morton	Sr. Vice Pres.
Clyde Thorn, Jr.	Sr. Vice Pres.
R.E. Baker	Vice Pres.
Rudell Pannell	Vice Pres.
Irene Martin	Asst. V.P. & Cashier
Reba Bigham	Asst. Vice Pres.
Betty Lonon	Asst. Vice Pres.
James E. Reves	Asst. Vice Pres.

Directors:

Powers L. Fowler
R.E. Baker
W.A. Thompson
B.R. Wiseman
Neil Nelson
Mrs. Nat T. Dyer
Guy King
W.T. Morgan
Larry G. Nelson
W.M. Thompson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	755
U.S. Treasury securities	23	601
Oblig. of other U.S. Government agencies and corporations	15	678
Oblig. of States and political subdivisions	12	141
Excess funds sold and sec. resell agreements	2	050
Loans, Net	45	562
Bank premises, furniture & fixtures		957
All other assets	2	692
TOTAL	108	436

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	555
Time & savings dep., ind., part., corp.	83	733
U.S. Gov't deposits		103
Deposits of States and subdivisions	2	746
Certified and Officers' Checks		650
Total Deposits	96	787
All other liabilities	1	473
Total Liabilities	98	260
Equity Capital		
Capital (#sh. au. 110,000) (#sh. outst. 110,000)	2	750
Surplus	2	750
Undivided profits and capital reserve	4	676
Total equity capital	10	176
TOTAL	108	436

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 2,147 Stone County
Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815
Zip Code 72560
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		**Directors:**
Glen Hinkle	Chairman of Board	Glen Hinkle
James G. Hinkle	President	James G. Hinkle
*Charles A. Lowe	Exec. Vice Pres.	Charles A. Lowe
Kenneth Sutton	Secretary	Kenneth Sutton
Weldon Duncan	Cashier	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	974
U.S. Treasury securities	2	691
Oblig. of other U.S. Government agencies and corporations	3	861
Oblig. of States and political subdivisions	8	113
All other securities		601
Excess funds sold and sec. resell agreements	1	800
Loans, Net	13	260
Bank premises, furniture & fixtures	1	110
All other assets		846
TOTAL	34	256

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	211
Time & savings dep., ind., part., corp.	23	552
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	381
Certified and Officers' Checks		72
Total Deposits	29	217
All other liabilities		322
Total Liabilities	29	539
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	2	000
Undivided profits and capital reserve	2	617
Total equity capital	4	717
TOTAL	34	256

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 1,023 Montgomery County
Chartered November 26, 1930 P.O. Box 435 Telephone Number 867-3148
Zip Code 71957
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Jim Tom Butler	President & Chairman
Robert Campbell	Sr. Vice Pres.
Melvin L. Simpson	Vice Pres.
Marcia Summitt	Cashier

Directors:

Jim Tom Butler
Melvin Simpson
Paul Eaton
Joe Brakefield, Jr.
Robert Campbell
Ode Maddox
Lake Lawrence
Bobby Lybrand

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	748
U.S. Treasury securities	6	314
Oblig. of other U.S. Government agencies and corporations	11	993
Oblig. of States and political subdivisions	3	431
All other securities		392
Excess funds sold and sec. resell agreements		600
Loans, Net	7	349
Bank premises, furniture & fixtures		361
All other assets		871
TOTAL	34	059

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	900
Time & savings dep., ind., part., corp.	24	926
U.S. Gov't deposits		7
Deposits of States and subdivisions	2	463
Certified and Officers' Checks		33
Total Deposits	30	329
All other liabilities		298
Total Liabilities	30	627
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	1	000
Undivided profits and capital reserve	2	332
Total equity capital	3	432
TOTAL	34	059

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*Designates Chief Executive Officer

BANK OF MULBERRY, MULBERRY

Population 1,470 Crawford County
Chartered January 15, 1902 P.O. Box A Telephone Number 997-1154
Zip Code 72947
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Mulberry Bancshares, Inc.

Principal Officers:

*Betty Feller	President
Dianna Millsap	Cashier
Phyllis Douglas	Asst. Cashier
Mary Burkhart	Asst. Cashier

Directors:

Dane Riggs
L.C. Gunn
Betty Feller
Lonnie Batchelor
W. Joe Medlock
Harrell Ballentine

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		994
U.S. Treasury securities	1	398
Oblig. of other U.S. Government agencies and corporations	1	899
Oblig. of States and political subdivisions	1	291
Excess funds sold and sec. resell agreements	1	000
Loans, Net	7	924
Bank premises, furniture & fixtures		203
All other assets		287
TOTAL	14	996

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	378
Time & savings dep., ind., part., corp.	8	937
U.S. Gov't deposits		6
Deposits of States and subdivisions	1	022
Certified and Officers' Checks		53
Total Deposits	13	396
All other liabilities		205
Total Liabilities	13	601
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		895
Total equity capital	1	395
TOTAL	14	996

PIKE COUNTY BANK, MURFRESSBORO

Population 1,884 Pike County
Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
Zip Code 71958
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Charles W. Sharp	President & Chief Exec. Officer
Deward Sharp	Sr. Vice Pres.
Rusty Silvey	Vice Pres.
Harold Smith	V.P. & Br. Mgr.
Brenda Roberts	Cashier
Bobbie Jo McAllister	Asst. Cashier
Helen Henderson	Asst. Cashier
Brenda Smith	V.P. Loan Dept.

Directors:

- Charles W. Sharp
- Deward Sharp
- George Steel, Jr.
- Thomas Bridegeman
- George Steel, Sr.
- R.B. Carroll, Jr.
- Elbert Ray
- Vance Evans
- Cooper Kizzia
- Ray Womack

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	401
U.S. Treasury securities	2	334
Oblig. of States and political subdivisions	3	948
Excess funds sold and sec. resell agreements		900
Loans, Net	19	230
Bank premises, furniture & fixtures		585
All other assets	1	150
TOTAL	30	548

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	928
Time & savings dep., ind., part., corp.	17	548
U.S. Gov't deposits		69
Deposits of States and subdivisions	1	871
Certified and Officers' Checks		125
Total Deposits	27	541
All other liabilities		211
Total Liabilities	27	752
Equity Capital		
Capital (#sh. au. 16,000) (#sh. outst. 16,000)		400
Surplus		500
Undivided profits and capital reserve	1	896
Total equity capital	2	796
TOTAL	30	548

BANK OF NEWARK, NEWARK

Population 1,100 Independence County
Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
Zip Code 72562
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Arkansas Bankstock Corp.

Principal Officers:		**Directors:**
*R.M. Twyford	President	R.M. Twyford
Jo J. Magness	Cashier	John C. Freeman
Mary S. Steele	Asst. Cashier	Enos Nicholas, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		391
U.S. Treasury securities	2	298
Oblig. of other U.S. Government agencies and corporations	2	050
Oblig. of States and political subdivisions		274
Excess funds sold and sec. resell agreements		350
Loans, Net	1	663
Bank premises, furniture & fixtures		46
All other assets		156
TOTAL	7	228

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		969
Time & savings dep., ind., part., corp.	4	304
U.S. Gov't deposits		129
Deposits of States and subdivisions	1	019
All other deposits		138
Certified and Officers' Checks		1
Total Deposits	6	560
All other liabilities		72
Total Liabilities	6	632
Equity Capital		
Capital (#sh. au. 11,650) (#sh. outst. 11,650)		117
Surplus		192
Undivided profits and capital reserve		287
Total equity capital		596
TOTAL	7	228

THE FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,339 Jackson County
Chartered July 6, 1978 P.O. Box 340 Telephone Number 523-2744
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Newport Bancshares, Inc.

Principal Officers:

*Jeriel A. Summitt	President
T.D. Herring	Exec. Vice Pres.
Alfred J. Couch, Jr.	V.P. & Cashier
James M. McCartney	V.P. & Trust Officer
Joe Miles	Asst. Vice Pres.

Directors:

Jimmy Winemiller, Chairman
Stephen Graham
T.D. Herrring
David L. Johnston
George Kell
Jeriel A. Summitt
Robert Vanhook
R.D. Wilmans, III
Forrest E. Wise

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	586
U.S. Treasury securities	3	115
Oblig. of other U.S. Government agencies and corporations	4	238
Oblig. of States and political subdivisions	2	391
All other securities		150
Excess funds sold and sec. resell agreements	2	000
Loans, Net	28	772
Bank premises, furniture & fixtures		493
All other assets	2	021
TOTAL	44	766

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	348
Time & savings dep., ind., part., corp.	30	073
U.S. Gov't deposits		10
Deposits of States and subdivisions	2	782
Certified and Officers' Checks		272
Total Deposits	38	485
All other liabilities		868
Total Liabilities	39	353
Equity Capital		
Capital (#sh. au. 29,366) (#sh. outst. 29,366)		733
Surplus	3	764
Undivided profits and capital reserve		916
Total equity capital	5	413
TOTAL	44	766

MERCHANTS AND PLANTERS BANK, NEWPORT

Population 8,339 Jackson County
Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Ernest D. McDonald	Chmn. & CEO
Jim S. Gowen	President
Terry L. Dillon	Vice Pres.
James C. Giles	Vice Pres.
Patricia H. Davis	Cashier & Operations Officer
Carla P. Stiger	Asst. Vice Pres. & Loan Review Officer

Directors:

Morris Bowman
Fred M. Pickens
R. Owen Burton
John L. Conner, Sr.
Tom P. Curtner
James O. Dupree
Jim S. Gowen
Dr. Troy Gray
Robert Harvey
Ernest McDonald
J. Edward Scoggins
Ralph McDonald, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	395
U.S. Treasury securities	2	802
Oblig. of other U.S. Government agencies and corporations		665
Oblig. of States and political subdivisions	2	456
Excess funds sold and sec. resell agreements	1	200
Loans, Net	27	545
Bank premises, furniture & fixtures		609
All other assets	4	426
TOTAL	45	098

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	723
Time & savings dep., ind., part., corp.	33	301
U.S. Gov't deposits		147
Deposits of States and subdivisions		439
Certified and Officers' Checks		272
Total Deposits	40	882
All other liabilities	1	594
Total Liabilities	42	476
Equity Capital		
Capital (#sh. au. 9,000) (#sh. outst. 9,000)		225
Surplus	2	700
Undivided profits and capital reserve		(753)
Total equity capital	2	172
Subordinated notes and debentures		450
TOTAL	45	098

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
Zip Code 72119
Number of Branches: Inside City — 8; Outside City — None
Number of CBCT's: Inside City — 6; Outside City — None
Bank Holding Company Affiliate: Frank Lyon Co.

Principal Officers:

*T.E. Renaud	Chmn. of Board & Chief Exec. Officer
Edward M. Penick, Jr.	President
Kenneth J. Pennebaker	Exec. V. P.
Margaret Davenport	V.P. & Cashier
Robert F. Birch, Jr.	Vice Pres.
Ronald G. Gillert	V.P. & Comptroller
Dale A. Renaud	Vice Pres.
Kenneth D. Hammonds	Vice Pres.
Benny R. Scroggin	Vice Pres.

Directors:

Dr. Joseph Bates
John Blodgett
Martin Borchert
Ralph Cotham
David Jones
Frank Lyon, Jr.
Henry Mariani
Mike Mehaffey
Edward M. Penick, Jr.
Kenneth J. Pennebaker
Eugene M. Pfeifer, III
T.E. Renaud
George M. Rozzell, Jr.
Fr. George W. Tribou
Larry C. Wallace
Ray Wilson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	19	862
U.S. Treasury securities	22	876
Oblig. of other U.S. Government agencies and corporations	15	334
Oblig. of States and political subdivisions	19	207
All other securities	2	161
Excess funds sold and sec. resell agreements		200
Loans, Net	175	614
Bank premises, furniture & fixtures	10	890
All other assets	7	291
TOTAL	273	435

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	43	841
Time & savings dep., ind., part., corp.	148	908
U.S. Gov't deposits		310
Deposits of States and subdivisions	34	517
Certified and Officers' Checks	2	023
Total Deposits	229	599
Excess funds purchased and sec. repurchase agreements	14	249
All other liabilities	9	116
Total Liabilities	252	964
Equity Capital		
(#pref. 9,500)	9	500
Capital (#sh. au. 1,000,000) (#sh. outst. 270,000)	2	700
Surplus	4	000
Undivided profits and capital reserve	3	498
Total equity capital	19	698
Subordinated notes and debentures		773
TOTAL	273	435

THE PLANTERS BANK, OSCEOLA

Population 8,881 Mississippi County
Chartered April 13, 1944 P.O. Box 407 Telephone Number 563-2666
Zip Code 72370
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
Sloan Rainwater, Jr.	Chairman
Wm. I. Rainwater	V. Chairman
*Jim Hinkle	President
June Welborn	Vice Pres.
Betty H. Rue	V.P. & Cashier

Directors:

Sloan Rainwater, Jr.
Wm. I. Rainwater
Jim Hinkle
Dewey Neely
Joe W. Edrington
Henry J. Swift
F.H. Riley
Paul B. Billings
J.A. Crosthwait
Nathan Weinberg
Lowell O. Winston
Virginia Cox
Steve Cox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	052
U.S. Treasury securities	1	130
Oblig. of other U.S. Government agencies and corporations	7	105
Oblig. of States and political subdivisions	2	790
Excess funds sold and sec. resell agreements		800
Loans, Net	12	146
Bank premises, furniture & fixtures		260
All other assets		875
TOTAL	31	158

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	963
Time & savings dep., ind., part., corp.	17	686
U.S. Gov't deposits		153
Deposits of States and subdivisions	3	049
All other deposits		100
Certified and Officers' Checks		278
Total Deposits	28	229
All other liabilities		335
Total Liabilities	28	564
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve	1	094
Total equity capital	2	594
TOTAL	31	158

THE BANK OF OZARK, OZARK

Population 3,900 Franklin County
Chartered June 9, 1937 P.O. Box 196 Telephone Number 667-2181
Zip Code 72949
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Bankstock One, Inc.

Principal Officers:

*George G. Gleason, II	Chmn. & CEO
Mark D. Ross	President & CAO
Harold D. Beck	Sr. V.P. & Cashier
Jo Ann Fine	V.P & Trust Officer
Charles O. Haberer	Vice Pres. & Loan Officer
Larry Dicks	Vice Pres.
William R. Patterson	Vice Pres.
Darrel Russell	Vice Pres.
Carol Ann Gleason	Exec. Asst.
Dennis R. James	Chief Fin. Officer
Carl G. Holt	Vice Chairman

Directors:

George G. Gleason, II
Carol Ann Gleason
Coy Kirkpatrick
Kennith Smith
O.P. Hillard
Jim Hillard
Frances Caleb
Dr. Frank Lawrence
Dennis R. James
Gus Shaffer
Carl G. Holt
Mildred Gleason
W.D. Gober

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	7	744
U.S. Treasury securities	4	167
Oblig. of other U.S. Government agencies and corporations		299
Oblig. of States and political subdivisions	5	299
Excess funds sold and sec. resell agreements	1	100
Loans, Net	58	227
Bank premises, furniture & fixtures	1	266
All other assets	1	290
TOTAL	79	392

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	549
Time & savings dep., ind., part., corp.	58	359
U.S. Gov't deposits		14
Deposits of States and subdivisions	1	411
Certified and Officers' Checks		182
Total Deposits	69	515
Excess funds purchased and sec. repurchase agreements	2	374
All other liabilities		772
Total Liabilities	72	661
Equity Capital		
Capital (#sh. au. 27,399) (#sh. outst. 27,399)		685
Surplus	5	565
Undivided profits and capital reserve		481
Total equity capital	6	731
TOTAL	79	392

SECURITY BANK, PARAGOULD

Population 15,252 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
Zip Code 72450
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Frank Oldham	President
Sandra Kasserman	Vice Pres.
Steve Gramling	V.P. & Cashier
Charles Campbell	Vice Pres.

Directors:

Dr. Don Purcell
Frank Guinn
Richard Nutt
Ray Distretti
V.A. Shotts
Charles Gordon
Francis Bland
Nan Dickey
Dr. Terry Wilkins
G.I. Higgins

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	10	144
U.S. Treasury securities	7	224
Oblig. of other U.S. Government agencies and corporations	1	904
Oblig. of States and political subdivisions	5	936
All other securities	3	162
Excess funds sold and sec. resell agreements		200
Loans, Net	44	078
Bank premises, furniture & fixtures	1	228
All other assets	2	418
TOTAL	76	294

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	16	928
Time & savings dep., ind., part., corp.	46	838
U.S. Gov't deposits		27
Deposits of States and subdivisions	5	384
All other deposits		78
Certified and Officers' Checks		340
Total Deposits	69	595
Excess funds purchased and sec. repurchase agreements		7
All other liabilities		681
Total Liabilities	70	283
Equity Capital		
Capital (#sh. au. 132,000) (#sh. outst. 120,000)	1	200
Surplus	1	700
Undivided profits and capital reserve	1	881
Total equity capital	4	781
Subordinated notes and debentures	1	230
TOTAL	76	294

BANK OF PARKDALE, PARKDALE

Population 471 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Thomas R. Pugh	Chmn. of Board
George L. Pugh	President
*J.A. Gibson	Exec. Vice Pres.
Geraldine G. Zatwarsky	Asst. V.P.
Bruce M. Timmons	Asst. V.P.
Nita D. Williamson	Cashier

Directors:

Thomas R. Pugh
George L. Pugh
Augustus H. Pugh
Carl Wells
Dewayne Hayne
J.C. Larrison
Harrison Ralph
Neill M. Sloan
Garrard Mountjoy
Ernest G. O'Neal
J.A. Gibson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	141
U.S. Treasury securities	1	208
Oblig. of other U.S. Government agencies and corporations	1	398
Oblig. of States and political subdivisions		988
All other securities	1	153
Loans, Net	11	957
Bank premises, furniture & fixtures		536
All other assets		857
TOTAL	19	238

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	501
Time & savings dep., ind., part., corp.	12	277
U.S. Gov't deposits		36
Deposits of States and subdivisions		935
Certified and Officers' Checks		132
Total Deposits	15	881
Excess funds purchased and sec. repurchase agreements	1	560
All other liabilities		194
Total Liabilities	17	635
Equity Capital		
Capital (#sh. au. 1,600) (#sh. outst. 1,600)		40
Surplus		860
Undivided profits and capital reserve		603
Total equity capital	1	503
Subordinated notes and debentures		100
TOTAL	19	238

FIRST STATE BANK, PARKIN

Population 2,035 Cross County
Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
Zip Code 72373
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*S.N. Green	Exec. V.P. & Cashier
Brenda F. Williams	Asst. Cashier

Directors:

Fred E. Brenner, Jr.
John A. Brenner
S.N. Green
J.E. McNeil, Jr.
C.W. Martin, III
Charles Ruston, Jr.
Charles D. Thomas

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	210
U.S. Treasury securities		261
Oblig. of other U.S. Government agencies and corporations	4	329
Oblig. of States and political subdivisions		608
Excess funds sold and sec. resell agreements		800
Loans, Net	2	712
Bank premises, furniture & fixtures		312
All other assets		348
TOTAL	11	580

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	108
Time & savings dep., ind., part., corp.	6	904
U.S. Gov't deposits		9
Deposits of States and subdivisions		661
All other deposits		180
Total Deposits	9	862
All other liabilities		211
Total Liabilities	10	073
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		807
Total equity capital	1	307
Subordinated notes and debentures		200
TOTAL	11	580

BANK OF PEA RIDGE, PEA RIDGE

Population 1,500 Benton County
Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155
Zip Code 72751
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Tim Summers	President
Barbara Owen	Cashier
Valarie Ash	Asst. Cashier

Directors:

Jim Walton
Franklin Miller
Alice Walton
C.M. Webb
Ed Buck
Rick Buck
Carl Baggett

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		530
U.S. Treasury securities		603
Oblig. of other U.S. Government agencies and corporations		800
Oblig. of States and political subdivisions	1	583
All other securities		100
Excess funds sold and sec. resell agreements		400
Loans, Net	12	298
Bank premises, furniture & fixtures		307
All other assets		348
TOTAL	16	969

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	924
Time & savings dep., ind., part., corp.	10	719
U.S. Gov't deposits		5
Deposits of States and subdivisions		294
All other deposits	1	283
Certified and Officers' Checks		93
Total Deposits	15	318
All other liabilities		204
Total Liabilities	15	522
Equity Capital		
Capital (#sh. au. 75,000) (#sh. outst. 55,000)		83
Surplus	1	043
Undivided profits and capital reserve		321
Total equity capital	1	447
TOTAL	16	969

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,058 Perry County
Chartered December 8, 1945 P.O. Box 189 Telephone Number 889-2318
Zip Code 72126
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Tom Mathias	President & CEO
Joe Carter	Vice Pres.
Yvonne Adams	Asst. Vice Pres.
Naomi Chambliss	Asst. Vice Pres.
Helen Brandon	Asst. Vice Pres.
Carolyn Brooks	Asst. Cashier

Directors:

Mar Jo Spence, Chairman
T.O. Spence
Tom Mathias
Robert M. Hill
Herby Branscum, Jr.
J.D. Farish
Mildred Farish

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		951
U.S. Treasury securities	3	895
Oblig. of other U.S. Government agencies and corporations	7	189
Oblig. of States and political subdivisions	4	727
All other securities		601
Excess funds sold and sec. resell agreements		250
Loans, Net	6	409
Bank premises, furniture & fixtures		35
All other assets	1	818
TOTAL	25	875

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	696
Time & savings dep., ind., part., corp.	16	187
U.S. Gov't deposits		14
Deposits of States and subdivisions	2	916
Certified and Officers' Checks		74
Total Deposits	22	887
All other liabilities		282
Total Liabilities	23	169
Equity Capital		
Capital (#sh. au. 16,000) (#sh. outst. 16,000)		400
Surplus		800
Undivided profits and capital reserve	1	506
Total equity capital	2	706
TOTAL	25	875

PIGGOTT STATE BANK, PIGGOTT

Population 3,873 Clay County
Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
Zip Code 72454
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Piggott Bankstock, Inc.

Principal Officers:		Directors:
Gaylon M. Lawrence	Chmn. of Board	Gaylon M. Lawrence
*James L. Magee	President	James L. Magee
Paula O. Blackwell	Exec. Vice Pres.	Paula O. Blackwell
James C. Poole	V.P. & Cashier	H.C. Robbins, Jr.
		John Staples

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	4	410	Demand deposits, ind., part., corp.	6	744
U.S. Treasury securities	4	796	Time & savings dep., ind., part., corp.	10	061
Oblig. of other U.S. Government agencies and corporations	4	499	U.S. Gov't deposits		16
Oblig. of States and political subdivisions	1	051	Deposits of States and subdivisions	3	978
All other securities		106	Certified and Officers' Checks		46
Loans, Net	7	491	Total Deposits	20	845
Bank premises, furniture & fixtures		472	Excess funds purchased and sec. repurchase agreements		300
All other assets		557	All other liabilities		334
			Total Liabilities	21	479
			Equity Capital		
			Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
			Surplus		975
			Undivided profits and capital reserve		828
			Total equity capital	1	903
TOTAL	23	382	TOTAL	23	382

FIRST STATE BANK, PLAINVIEW

Population 752 Yell County
Chartered January 12, 1934 P.O. Box 277 Telephone Number 272-4221
Zip Code 72857
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Clement Banshares, Inc.

Principal Officers:

*John Clement	President
Ralph Wilson	Exec. Vice Pres.
Thelma Clement	Vice Pres.
W.E. Watson	V.P. & Cashier
Verna Daniel	Vice Pres.

Directors:

John Clement
Ralph Wilson
Thelma Clement
Edw. H. Smoot
Helen Harris
George Tippin

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	533
U.S. Treasury securities	1	597
Oblig. of other U.S. Government agencies and corporations		708
Oblig. of States and political subdivisions	2	087
All other securities		208
Excess funds sold and sec. resell agreements		300
Loans, Net	12	778
Bank premises, furniture & fixtures		21
All other assets		758
TOTAL	19	990

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	382
Time & savings dep., ind., part., corp.	14	432
U.S. Gov't deposits		11
Deposits of States and subdivisions		667
Certified and Officers' Checks		48
Total Deposits	18	540
All other liabilities		149
Total Liabilities	18	689
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		200
Surplus		800
Undivided profits and capital reserve		201
Total equity capital	1	201
Subordinated notes and debentures		100
TOTAL	19	990

BANK OF POCAHONTAS, POCAHONTAS

Population 5,995 Randolph County
Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5286
Zip Code 72455
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Harry A. Belford	Chmn. & CEO
John R. Jackson, Jr.	President
J.R. Jackson	Vice Pres.
G.B. Johnson	V.P. & Cashier
W.H. Holobaugh	Vice Pres.
Max R. Long	Vice Pres.

Directors:

Carol J. Belford
Harry A. Belford
Don R. Cox
J.M. Futrell
J.R. Jackson
John R. Jackson, Jr.
H. Gardner McNabb
M.C. McNabb

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	263
U.S. Treasury securities	5	313
Oblig. of other U.S. Government agencies and corporations	9	735
Oblig. of States and political subdivisions	4	117
Excess funds sold and sec. resell agreements	3	600
Loans, Net	7	649
Bank premises, furniture & fixtures		34
All other assets		915
TOTAL	34	626

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	521
Time & savings dep., ind., part., corp.	21	308
U.S. Gov't deposits		87
Deposits of States and subdivisions	2	081
All other deposits		413
Certified and Officers' Checks		93
Total Deposits	30	503
All other liabilities		529
Total Liabilities	31	032
Equity Capital		
Capital (#sh. au. 5,000) (#sh. outst. 5,000)		125
Surplus	1	600
Undivided profits and capital reserve	1	869
Total equity capital	3	594
TOTAL	34	626

PLANTERS AND STOCKMEN BANK, POCAHONTAS

Population 5,995 Randolph County
Chartered August 10, 1962 P.O. Box 587 Telephone Number 892-5252
Zip Code 72455
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Newport Bancshares, Inc.

Principal Officers:

*Frances Jones	Exec. Vice Pres.
Ted Griffith	Asst. Vice Pres.
Robert E. Sorg	Asst. Vice Pres.
Bea Mathews	Cashier
Oneta Thompson	Asst. Cashier
Kathy Dalton	Asst. Cashier

Directors:

Frances Jones
A.J. Baltz, Jr.
A.J. Baltz, Sr.
W.J. Barthel
Jerrell Broadway
Dr. Thomas DeClerk
C.T. Johnson
Jerry Sallee
Dick Trammel

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	937
U.S. Treasury securities	3	690
Oblig. of other U.S. Government agencies and corporations	3	089
Oblig. of States and political subdivisions	1	968
Excess funds sold and sec. resell agreements	2	680
Loans, Net	12	056
Bank premises, furniture & fixtures		134
All other assets		722
TOTAL	26	276

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	383
Time & savings dep., ind., part., corp.	10	031
U.S. Gov't deposits		5
Deposits of States and subdivisions	2	040
Certified and Officers' Checks		163
Total Deposits	23	622
All other liabilities		305
Total Liabilities	23	927
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		200
Surplus	1	300
Undivided profits and capital reserve		849
Total equity capital	2	349
TOTAL	26	276

THE LAWRENCE COUNTY BANK, PORTIA

Population 483 Lawrence County
Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
Zip Code 72457
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Sloan Rainwater, Jr.	CEO
William I. Rainwater	President
Boyce Durham	Vice Pres.
Marilyn K. Davis	V.P. & Cashier

Directors:

Sloan Rainwater, Jr.
William I. Rainwater
Boyce Durham
Earl D. Perkins
A.M. Starr
Maurice Starr
Virginia H. Rainwater
Advisory Directors:
Mary V. Cox
Steve Cox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	206
U.S. Treasury securities		999
Oblig. of other U.S. Government agencies and corporations	1	394
Oblig. of States and political subdivisions		971
Excess funds sold and sec. resell agreements		725
Loans, Net	4	431
Bank premises, furniture & fixtures		144
All other assets		247
TOTAL	12	117

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	416
Time & savings dep., ind., part., corp.	7	509
U.S. Gov't deposits		7
Deposits of States and subdivisions		937
Certified and Officers' Checks		33
Total Deposits	10	902
All other liabilities		114
Total Liabilities	11	016
Equity Capital		
Capital (#sh. au. 5,000) (#sh. outst. 5,000)		125
Surplus		375
Undivided profits and capital reserve		601
Total equity capital	1	101
TOTAL	12	117

THE PEOPLES BANK, PORTLAND

Population 702 Ashley County
Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
Zip Code 71663
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Tipton Pugh	Pres. & Cashier
Mary Dean Pugh	Vice Pres.
Hampton Pugh	Chairman
Jack D. Edwards	Secretary & Asst. Cashier
Julia A. Sadler	Asst. Cashier
Jean C. Tarvin	Asst. Cashier

Directors:

Hampton Pugh
Mary Dean Pugh
Tipton Pugh
Jack D. Edwards

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		223
U.S. Treasury securities	2	043
Oblig. of other U.S. Government agencies and corporations		853
Oblig. of States and political subdivisions		717
All other securities	1	241
Loans, Net	1	590
Bank premises, furniture & fixtures		2
All other assets		17
TOTAL	6	686

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	228
Time & savings dep., ind., part., corp.	3	644
U.S. Gov't deposits		1
Deposits of States and subdivisions		507
Certified and Officers' Checks		6
Total Deposits	5	386
All other liabilities		7
Total Liabilities	5	393
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		525
Undivided profits and capital reserve		668
Total equity capital	1	293
TOTAL	6	686

PORTLAND BANK, PORTLAND

Population 702 Ashley County
Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
Zip Code 71663
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

Robert D. Pugh	Chairman
*Mack Borgognoni	President
VaNita Grantham	V.P. & Cashier
Bill Jones	Vice Pres.
Rita Chandler	Asst. Cashier

Directors:

- Mack Borgognoni
- C.E. Bridewell
- Bill Jones
- Fred LaGrone
- Benton Newcome
- Joel Newcome
- Robert D. Pugh
- Don Pylate
- Kenneth Reed
- Louis C. Shackelford

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	529
U.S. Treasury securities		675
Oblig. of other U.S. Government agencies and corporations		700
Oblig. of States and political subdivisions	1	178
All other securities		109
Excess funds sold and sec. resell agreements		745
Loans, Net	9	039
Bank premises, furniture & fixtures		107
All other assets		367
TOTAL	14	449

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	390
Time & savings dep., ind., part., corp.	9	673
U.S. Gov't deposits		15
Deposits of States and subdivisions		415
Certified and Officers' Checks		117
Total Deposits	12	610
All other liabilities		125
Total Liabilities	12	735
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		200
Surplus		900
Undivided profits and capital reserve		614
Total equity capital	1	714
TOTAL	14	449

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,708 Washington County
Chartered August 29, 1904 P.O. Box 207 Telephone Number 846-2115
Zip Code 72753
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*James C. Rieff	President
W.H. Thompson	Exec. Vice Pres.
Greg D. Reed	V.P. & Cashier
Tyrus R. Reed	Asst. Vice Pres.

Directors:

D.E. Rieff
J.C. Rieff
W.H. Thompson
G.D. Reed
Barry Parks
B.J. Bartholomew
Argil Bartholomew

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	208
U.S. Treasury securities	6	281
Oblig. of other U.S. Government agencies and corporations	3	926
Oblig. of States and political subdivisions	6	203
Excess funds sold and sec. resell agreements		600
Loans, Net	20	688
Bank premises, furniture & fixtures		453
All other assets	1	379
TOTAL	41	738

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	426
Time & savings dep., ind., part., corp.	29	765
U.S. Gov't deposits		34
Deposits of States and subdivisions	1	861
Certified and Officers' Checks		63
Total Deposits	37	149
All other liabilities		448
Total Liabilities	37	597
Equity Capital		
Capital (#sh. au. 12,000) (#sh. outst. 12,000)		300
Surplus		300
Undivided profits and capital reserve	3	241
Total equity capital	3	841
Subordinated notes and debentures		300
TOTAL	41	738

BANK OF PRESCOTT, PRESCOTT

Population 4,103 Nevada County
Chartered August 10, 1904 P.O. Box 492 Telephone Number 887-2688
Zip Code 71857
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First State Holding Company of Prescott

Principal Officers:

*Johnny Brannan	CEO
John Brannan, Jr.	President
Ronald R. Collins	Exec. Vice Pres.
James A. Pullen	Sr. Vice Pres.
Jean K. Bolton	Vice Pres.
Elizabeth W. Crain	Vice Pres.
Emogene Davis	Cashier
Gay Clark	Asst. Cashier
Pearl Taylor	Asst. Vice Pres.
James E. Franks	Asst. Vice Pres.

Directors:

Jean K. Bolton
Johnny Brannan
John Brannan, Jr.
Ronald R. Collins
Carl Dalrymple, Jr.
B.A. Delamar
Robert L. Godwin
Gerald Hendrix
R.K. McCasland
Abb Morman
R.W. Murry
James A. Pullen
Milburn Tippit
John Vansickle
A. Glenn Vasser

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	333
U.S. Treasury securities	10	494
Oblig. of States and political subdivisions	5	577
Loans, Net	17	529
Bank premises, furniture & fixtures		430
All other assets		525
TOTAL	35	888

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	571
Time & savings dep., ind., part., corp.	16	155
Deposits of States and subdivisions	2	186
Certified and Officers' Checks		154
Total Deposits	32	066
All other liabilities		320
Total Liabilities	32	386
Equity Capital		
Capital (#sh. au. 24,000) (#sh. outst. 24,000)		600
Surplus	1	400
Undivided profits and capital reserve	1	502
Total equity capital	3	502
TOTAL	35	888

THE BANK OF RECTOR, RECTOR

Population 2,395 Clay County
Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
Zip Code 72461
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

J.A. Marlar	Chairman
*Mary H. Sigsby	President
R.D. Cranford	Exec. Vice Pres.

Directors:

J.A. Marlar
Mary H. Sigsby
R.D. Cranford
Bert E. Sigsby

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	103
U.S. Treasury securities	2	597
Oblig. of other U.S. Government agencies and corporations	2	303
Oblig. of States and political subdivisions	3	525
All other securities	1	051
Excess funds sold and sec. resell agreements		850
Loans, Net	6	712
Bank premises, furniture & fixtures		38
All other assets		626
TOTAL	20	805

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	614
Time & savings dep., ind., part., corp.	12	722
U.S. Gov't deposits		57
Deposits of States and subdivisions		744
Certified and Officers' Checks		31
Total Deposits	18	168
All other liabilities		182
Total Liabilities	18	350
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	1	400
Undivided profits and capital reserve		955
Total equity capital	2	455
TOTAL	20	805

FARMERS AND MERCHANTS BANK, REYNO

Population 521 Randolph County
Chartered December 8, 1911 P.O. Box 108 Telephone Number 769-2300
Zip Code 72462
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

Principal Officers:

*William A. Sandlin	Chmn. of Board President
Phyllis Burrow	Cashier
Dora Graham	Asst. Vice Pres.
William A. Sandlin, II	Sec. & Treas.

Directors:

William A. Sandlin
James E. Leonard
Delano Edington
R.C. Luter
Jimmie Cole
J.A. Rapert

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	152
U.S. Treasury securities	4	043
Oblig. of other U.S. Government agencies and corporations	1	496
Oblig. of States and political subdivisions		558
Excess funds sold and sec. resell agreements		400
Loans, Net	7	497
Bank premises, furniture & fixtures		157
All other assets		723
TOTAL	16	026

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	414
Time & savings dep., ind., part., corp.	10	859
U.S. Gov't deposits		5
Deposits of States and subdivisions	1	186
Certified and Officers' Checks		29
Total Deposits	14	493
All other liabilities		229
Total Liabilities	14	722
Equity Capital		
Capital (#sh. au. 30,000) (#sh. outst. 29,534)		295
Surplus		675
Undivided profits and capital reserve		228
Total equity capital	1	198
Subordinated notes and debentures		106
TOTAL	16	026

THE BANK OF RISON, RISON

Population 1,398 Cleveland County
Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251
Zip Code 71665
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

James L. Moore	Chairman
*James R. Hopson	President
John W. Elrod	Vice Pres.
Shirley Stewart	Asst. Cashier
May Dell Morrison	Asst. Cashier
Judy Thompson	Asst. Cashier

Directors:

James L. Moore
James R. Hopson
John W. Elrod
Ray B. Martin
James L. Moore III

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		873
U.S. Treasury securities	3	398
Oblig. of other U.S. Government agencies and corporations	5	399
Oblig. of States and political subdivisions	1	040
All other securities		788
Excess funds sold and sec. resell agreements		900
Loans, Net		745
Bank premises, furniture & fixtures		24
All other assets		344
TOTAL	13	511

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	448
Time & savings dep., ind., part., corp.	8	143
U.S. Gov't deposits		14
Deposits of States and subdivisions	1	168
All other deposits		4
Certified and Officers' Checks		1
Total Deposits	11	778
All other liabilities		120
Total Liabilities	11	898
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		300
Undivided profits and capital reserve	1	213
Total equity capital	1	613
TOTAL	13	511

FARMERS AND MERCHANTS BANK, ROGERS

Population 18,040 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Lewis B. Norman	President & CEO
William E. Butler, Jr.	Exec. Vice Pres.
Charles H. Brannan	Vice Pres.
Shirlene Cable	Vice Pres.
Wesley M. Harmon	Vice Pres. & T.O.
Dick McLelland	V.P. & Cashier
Brenda Hopkins	Auditor

Directors:

John R. Bland, D.D.S.
Lewis B. Norman
Evelyn S. Rife
James R. Campbell
Phillip Lynn Lloyd
James L. Pickens, M.D.
Don L. Shores
William W. Thomas
Lemuel H. Tull

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	771
U.S. Treasury securities	7	119
Oblig. of other U.S. Government agencies and corporations	11	541
Oblig. of States and political subdivisions	2	540
All other securities		180
Excess funds sold and sec. resell agreements		25
Loans, Net	39	382
Bank premises, furniture & fixtures	1	692
All other assets	2	247
TOTAL	70	497

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	461
Time & savings dep., ind., part., corp.	51	969
U.S. Gov't deposits		12
Deposits of States and subdivisions	2	823
All other deposits		112
Certified and Officers' Checks		314
Total Deposits	63	691
All other liabilities		752
Total Liabilities	64	443
Equity Capital		
Capital (#sh. au. 87,400) (#sh. outst. 87,400)		874
Surplus	2	526
Undivided profits and capital reserve	1	654
Total equity capital	5	054
Subordinated notes and debentures	1	000
TOTAL	70	497

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 14,656 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801
Number of Branches: Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: FABCO

Principal Officers:

*Ward J. Ramsay	President & CEO
M.L. Dickerson	Exec. Vice Pres.
James C. Biggers	Vice Pres.
Charles S. Penick	Vice Pres.
Harold E. Hayes	Vice Pres.
Mary Louise Hoffman	Vice Pres.
Judy R. Lawton	Controller

Directors:

James Bibler
Cleo Cheek
Keith Cogswell
G.M. Cook
John E. Cunningham
M.L. Dickerson
Blake D. Lovette
Van A.R. Moores
David B. Oates
Flave W. Peters
Jack D. Price, Sr.
Ward J. Ramsay

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	5	729
U.S. Treasury securities	17	845
Oblig. of other U.S. Government agencies and corporations	16	329
Oblig. of States and political subdivisions	10	322
All other securities		100
Loans, Net	40	622
Bank premises, furniture & fixtures	2	920
All other assets	2	089
TOTAL	95	956

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	655
Time & savings dep., ind., part., corp.	64	744
U.S. Gov't deposits		46
Deposits of States and subdivisions	9	868
Certified and Officers' Checks		179
Total Deposits	86	492
All other liabilities		653
Total Liabilities	87	145
Equity Capital		
Capital (#sh. au. 28,000) (#sh. outst. 24,000)		600
Surplus	1	900
Undivided profits and capital reserve	6	311
Total equity capital	8	811
TOTAL	95	956

BANK OF SALEM, SALEM

Population 1,424 Fulton County
Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
Zip Code 72576
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Smith Associated Banking Corporation

Principal Officers:

Richard T. Smith	Chairman
*Frank B. Burge	President & CEO
Bess Northcutt	Sr. V.P. & Cashier
George Humphries	Sr. Vice Pres.
Cooper O. Collins	Vice Pres.
Janiece Butler	Vice Pres.
Frances Atkins	Asst. Pres.
Brenda Barnes	Asst. Pres.
Shirley Walling	Asst. Cashier
Marsha Lewis	Asst. Cashier

Directors:

Richard T. Smith
Frank B. Burge
George Humphries
L.R. "Jack" Cochran
C. Dwayne Plumlee
Fay Castleberry

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	174
U.S. Treasury securities	3	281
Oblig. of other U.S. Government agencies and corporations	2	190
Oblig. of States and political subdivisions	4	963
Loans, Net	24	117
Bank premises, furniture & fixtures		654
All other assets	1	211
TOTAL	37	590

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	227
Time & savings dep., ind., part., corp.	27	518
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	979
All other deposits		102
Certified and Officers' Checks		117
Total Deposits	33	944
All other liabilities		463
Total Liabilities	34	407
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	683
Total equity capital	3	183
TOTAL	37	590

LOGAN COUNTY BANK, SCRANTON

Population 222 Logan County
Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511
Zip Code 72863
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Joe Fritsche	President	Margaret Ahne
J.B. Layes	Sr. Vice Pres.	Joe Fritsche
Jerry L. Davis	Vice Pres.	Mildred Fritsche
Mildred Fritsche	Cashier	J.B. Layes

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	527	Demand deposits, ind., part., corp.	1	534
U.S. Treasury securities	4	391	Time & savings dep., ind., part., corp.	11	321
Oblig. of other U.S. Government agencies and corporations		852	U.S. Gov't deposits		5
Oblig. of States and political subdivisions	1	440	Deposits of States and subdivisions		93
Loans, Net	5	931	All other deposits		8
Bank premises, furniture & fixtures		189	Certified and Officers' Checks		109
All other assets		329	Total Deposits	13	070
			All other liabilities		185
			Total Liabilities	13	255
			Equity Capital		
			Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
			Surplus		500
			Undivided profits and capital reserve		804
			Total equity capital	1	404
TOTAL	14	659	TOTAL	14	659

FIRST SECURITY BANK, SEARCY

Population 13,612 White County
Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-9871
Zip Code 72143
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: 1st of Searcy, Inc.

Principal Officers:

*Reynie Rutledge	President & Chmn.
Jim Wilson	Exec. Vice Pres.
Art Rand	Sr. Vice Pres.
James H. Stake	Vice Pres.
Kathryn Sims	Vice Pres.
William L. "Bud" Newton	Trust Officer & Vice Pres.
Betty Vaughan	Asst. Vice Pres.

Directors:

Vernon Duncan
Dr. Clifton L. Ganus
John McKnight
Kenny Rand
Dr. Porter Rodgers, Jr.
Jim Tarkington
Bill Roussel
M.O. Thompson
Reynie Rutledge
Alvin Vanhook
N.T. Rutledge

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	540
U.S. Treasury securities	15	083
Oblig. of other U.S. Government agencies and corporations	7	981
Oblig. of States and political subdivisions	12	179
All other securities	1	497
Excess funds sold and sec. resell agreements	2	500
Loans, Net	49	688
Bank premises, furniture & fixtures	1	547
All other assets	1	847
TOTAL	95	862

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	19	654
Time & savings dep., ind., part., corp.	63	499
U.S. Gov't deposits		478
Total Deposits	83	631
Excess funds purchased and sec. repurchase agreements		63
All other liabilities	3	512
Total Liabilities	87	206
Equity Capital		
Capital (#sh. au. 24,000) (#sh. outst. 24,000)		600
Surplus	4	400
Undivided profits and capital reserve	3	656
Total equity capital	8	656
TOTAL	95	862

GRANT COUNTY BANK, SHERIDAN

Population 3,042 Grant County
Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145
Zip Code 72150
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: GCB Bancshares, Inc.

Principal Officers:

D.E. McCoy, Sr.	Chmn. of Board
*D.E. McCoy, Jr.	President & Trust Officer
John D. Manatt	V.P. & Cashier
Raymond Stoker	Vice President
Sue Reynolds	Admin. Asst.
John H. Holder	Asst. Vice Pres.

Directors:

W.W. Allen
Byron D. Brown, Jr.
D.E. McCoy, Sr.
D.E. McCoy, Jr.
Jim Lancaster
Robert L. Reeves
Van S. Reid
W. Lee Tucker

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	782
U.S. Treasury securities	3	388
Oblig. of other U.S. Government agencies and corporations	1	670
Oblig. of States and political subdivisions	3	418
Excess funds sold and sec. resell agreements		900
Loans, Net	18	239
Bank premises, furniture & fixtures		675
All other assets		812
TOTAL	31	884

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	981
Time & savings dep., ind., part., corp.	19	278
U.S. Gov't deposits		17
Deposits of States and subdivisions	2	936
All other deposits		613
Certified and Officers' Checks		30
Total Deposits	28	855
All other liabilities		243
Total Liabilities	29	098
Equity Capital		
Capital (#sh. au. 45,000) (#sh. outst. 45,000)		450
Surplus		550
Undivided profits and capital reserve	1	786
Total equity capital	2	786
TOTAL	31	884

FIRST STATE BANK, SHERWOOD

Population 10,923 Pulaski County
Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122
Zip Code 72116
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: State Holding Company

Principal Officers:

*Al Harkins	President
Catherine M. Owen	Sec.-Treas.
Annette VanPelt	Vice Pres.

Directors:

Harry L. Hastings, Jr., Chmn.
Al Harkins
Catherine Owen
J.C. Nichols

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	305
U.S. Treasury securities	3	183
Oblig. of other U.S. Government agencies and corporations	4	428
Oblig. of States and political subdivisions	3	420
All other securities	11	105
Excess funds sold and sec. resell agreements	1	500
Loans, Net	10	913
Bank premises, furniture & fixtures		693
All other assets		753
TOTAL	37	300

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	933
Time & savings dep., ind., part., corp.	21	710
U.S. Gov't deposits		18
Deposits of States and subdivisions	2	071
Certified and Officers' Checks		269
Total Deposits	33	001
All other liabilities		226
Total Liabilities	33	227
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		100
Surplus	1	000
Undivided profits and capital reserve	2	973
Total equity capital	4	073
TOTAL	37	300

BANK OF SIDNEY, SIDNEY

Population 270 Sharp County
Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497
Zip Code 72577
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Mammoth Investment & Credit Corp., Inc.

Principal Officers:

*Charles W. Masner	President
Robert Tankersley	V.P. & Cashier
Atalee C. Pounders	Vice Pres.
Lorene Pickens	Vice Pres.

Directors:

Charles W. Masner, Chmn.
Robert Tankersley
Atalee C. Pounders
Lorene Pickens
Clotene Masner

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		422
U.S. Treasury securities		100
Oblig. of other U.S. Government agencies and corporations	1	423
Excess funds sold and sec. resell agreements		100
Loans, Net	1	084
Bank premises, furniture & fixtures		9
All other assets		6
TOTAL	3	144

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		650
Time & savings dep., ind., part., corp.	1	207
U.S. Gov't deposits		2
Deposits of States and subdivisions		435
All other deposits		362
Certified and Officers' Checks		5
Total Deposits	2	661
All other liabilities		2
Total Liabilities	2	663
Equity Capital		
Capital (#sh. au. 10,400) (#sh. outst. 10,400)		260
Surplus		140
Undivided profits and capital reserve		81
Total equity capital		481
TOTAL	3	144

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,873 Benton County
Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101
Zip Code 72761
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
D.E. Allen, Sr.	Chairman of Board	D.E. Allen, Sr.
*Ross Stout	President	D.E. Allen, Jr.
Henry Brosell, Jr.	V.P. & Cashier	Roderick L. Allen
Arthur Morris	Vice Pres.	H.E. Harrison, Jr.
Thomas H. Free III	Vice Pres.	Charles C. Jones
		Mark Simmons
		Ross Stout

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	619
U.S. Treasury securities	4	443
Oblig. of other U.S. Government agencies and corporations	3	779
Oblig. of States and political subdivisions	6	425
All other securities		566
Excess funds sold and sec. resell agreements	2	750
Loans, Net	30	275
Bank premises, furniture & fixtures	1	034
All other assets	1	145
TOTAL	55	036

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	707
Time & savings dep., ind., part., corp.	36	740
U.S. Gov't deposits		116
Deposits of States and subdivisions		830
Certified and Officers' Checks		205
Total Deposits	50	598
All other liabilities		529
Total Liabilities	51	127
Equity Capital		
Capital (#sh. au. 38,400) (#sh. outst. 38,400)	1	920
Surplus		100
Undivided profits and capital reserve	1	889
Total equity capital	3	909
TOTAL	55	036

SMACKOVER STATE BANK, SMACKOVER

Population 2,453 Union County
Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
Zip Code 71762
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Smackover Bancshares

Principal Officers:

*Max A. Mitcham	Chairman of Board
Max O. Taylor	President
Bob Willett	Exec. Vice Pres. & Trust Officer
Paulette Bussell	V.P. & Cashier

Directors:

Max A. Mitcham
Max O. Taylor
L.E. Tennyson, Jr.
James M. Tennyson
John D. Trimble V
Richard H. Vickers
Bob Willett

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	526
U.S. Treasury securities	5	637
Oblig. of other U.S. Government agencies and corporations	1	208
Oblig. of States and political subdivisions	10	099
Excess funds sold and sec. resell agreements		500
Loans, Net	24	368
Bank premises, furniture & fixtures		256
All other assets	1	235
TOTAL	45	829

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	153
Time & savings dep., ind., part., corp.	27	320
U.S. Gov't deposits		43
Deposits of States and subdivisions		631
Certified and Officers' Checks		159
Total Deposits	40	306
All other liabilities		797
Total Liabilities	41	103
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	2	000
Undivided profits and capital reserve	1	726
Total equity capital	4	726
TOTAL	45	829

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 622 Dallas County
Chartered September 19, 1916 P.O. Box 127 Telephone Number 678-2251
Zip Code 71763
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

B.J. Ford	Chairman of Board
Joseph B. Ford	Vice Chmn. of Board
*Tyrol Q. Carson	President
Doris Mann	Cashier
Patricia Shaddock	Asst. Cashier

Directors:

B.J. Ford
Tyrol Q. Carson
Joseph B. Ford
Tommy Gaston
Ray White
G.W. DeLaughter

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		362
U.S. Treasury securities	2	129
Oblig. of States and political subdivisions		557
Excess funds sold and sec. resell agreements		300
Loans, Net	2	880
Bank premises, furniture & fixtures		100
All other assets		18
TOTAL	6	346

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	515
Time & savings dep., ind., part., corp.	3	622
U.S. Gov't deposits		66
Deposits of States and subdivisions		537
Certified and Officers' Checks		6
Total Deposits	5	746
All other liabilities		4
Total Liabilities	5	750
Equity Capital		
Capital (#sh. au. 3,000) (#sh. outst. 3,000)		75
Surplus		125
Undivided profits and capital reserve		296
Total equity capital		496
Subordinated notes and debentures		100
TOTAL	6	346

FIRST STATE BANK, SPRINGDALE

Population 23,480 Washington County
Chartered February 12, 1923 P.O. Box 189 Telephone Number 751-1500
Zip Code 72764
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — 3; Outside City — None
Bank Holding Company Affiliate: First Arkansas Bankstock Corporation

Principal Officers:

*Walter Turnbow	Chmn. of Board & CEO
Richard P. Calhoun	V. Chmn. of Board & Chmn. Finance Committee
Rick L. Parsons	President
Don L. Gibson	Exec. Vice Pres.
Mace D. Howell	Exec. Vice Pres.
Dan Hendricks	Sr. Vice Pres. & Lending
Robert A. Phillips	Sr. Vice Pres. & Trust

Directors:

Joe S. Boone
Ruben A. Bryant
Richard P. Calhoun
Don L. Gibson
Gerald Harp
Harold D. Hewitt
Jerry E. Hinshaw
Dwain Newman
Rick L. Parsons
Phil Phillips, Jr.
Dr. Charles P. Sisco
Phillip Steele
Robert P. Taylor
Mace D. Howell
Walter Turnbow

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	9	887
U.S. Treasury securities	8	548
Oblig. of other U.S. Government agencies and corporations	7	419
Oblig. of States and political subdivisions	6	861
All other securities		220
Excess funds sold and sec. resell agreements	6	000
Loans, Net	94	145
Bank premises, furniture & fixtures	2	338
All other assets	2	927
TOTAL	138	345

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	27	622
Time & savings dep., ind., part., corp.	80	615
U.S. Gov't deposits		73
Deposits of States and subdivisions	10	692
All other deposits		1
Certified and Officers' Checks		523
Total Deposits	119	526
Excess funds purchased and sec. repurchase agreements	3	498
All other liabilities	3	582
Total Liabilities	126	606
Equity Capital		
Capital (#sh. au. 9,664) (#sh. outst. 9,664)		966
Surplus	5	834
Undivided profits and capital reserve	4	239
Total equity capital	11	039
Subordinated notes and debentures		700
TOTAL	138	345

BODCAW BANK, STAMPS

Population 2,859 Lafayette County
Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486
Zip Code 71860
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

B. Stan Cook	Chairman
*James R. Nipper	President
C.C. Russell	Vice Pres.
A.O. Smith	Vice Pres.
H.L. Wilkinson	Vice Pres.
Danny Fitzpartick	Vice Pres.
Bonnie Moreland	Cashier
Lenora Downs	Asst. Cashier

Directors:

B. Stan Cook
A.C. Cross
Roy Z. Kimbell
James Nipper
C.C. Russell, Sr.
A.O. Smith
J. Woodrow Smith
H.L. Wilkinson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	065
U.S. Treasury securities	6	436
Oblig. of other U.S. Government agencies and corporations	6	281
Oblig. of States and political subdivisions	3	369
Excess funds sold and sec. resell agreements		300
Loans, Net	6	848
Bank premises, furniture & fixtures		251
All other assets		626
TOTAL	27	176

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	204
Time & savings dep., ind., part., corp.	20	086
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	465
Certified and Officers' Checks		150
Total Deposits	23	906
Excess funds purchased and sec. repurchase agreements		600
All other liabilities		381
Total Liabilities	24	887
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		250
Surplus	1	000
Undivided profits and capital reserve	1	039
Total equity capital	2	289
TOTAL	27	176

BANK OF STAR CITY, STAR CITY

Population 2,067 Lincoln County
Chartered April 27, 1925 P.O. Box 69 Telephone Number 628-4286
Zip Code 71667
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Bennie Ryburn, Jr.	President	Bennie Ryburn, Jr.
Joe V. Mason	Exec. Vice Pres.	Fred Thornton
M. Don Smith	Sr. Vice Pres.	James W. Searcy
Anneta R. Moore	Sr. Vice Pres.	Pat Riley, Jr.
		William H. Fizzell

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	429
U.S. Treasury securities		396
Oblig. of other U.S. Government agencies and corporations	3	134
Oblig. of States and political subdivisions	1	829
All other securities	3	155
Excess funds sold and sec. resell agreements		10
Loans, Net	6	530
Bank premises, furniture & fixtures		235
All other assets		789
TOTAL	22	507

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	298
Time & savings dep., ind., part., corp.	13	399
U.S. Gov't deposits		20
Deposits of States and subdivisions		487
All other deposits	3	946
Certified and Officers' Checks		86
Total Deposits	20	236
Excess funds purchased and sec. repurchase agreements		350
All other liabilities		156
Total Liabilities	20	742
Equity Capital		
Capital (#sh. au. 15,000) (#sh. outst 15,000)		150
Surplus		600
Undivided profits and capital reserve	1	015
Total equity capital	1	765
TOTAL	22	507

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,336 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*James M. Morgan	President & CEO
Juanita Poindexter	Vice Pres.
Carol Reaves	V.P. & Cashier
Bobby Jean Wilkie	Asst. Vice Pres.
Linda Thomas	Asst. Cashier
Maye Delaney	Asst. Cashier

Directors:

James M. Morgan
Richard T. Smith
Herbert Henderson
Colon Watson
Guy Smith
Roger Smith
Duncan Grayson
Eugene Bramblett
Grady Arrington

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		824
U.S. Treasury securities	4	148
Oblig. of other U.S. Government agencies and corporations	1	977
Oblig. of States and political subdivisions	1	290
All other securities		400
Excess funds sold and sec. resell agreements		200
Loans, Net	12	090
Bank premises, furniture & fixtures		175
All other assets		423
TOTAL	21	527

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	760
Time & savings dep., ind., part., corp.	17	355
U.S. Gov't deposits		2
Deposits of States and subdivisions		129
Certified and Officers' Checks		281
Total Deposits	19	527
All other liabilities		354
Total Liabilities	19	881
Equity Capital		
Capital (#sh. au. 11,000) (#sh. outst. 11,000)		272
Surplus		558
Undivided profits and capital reserve		816
Total equity capital	1	646
TOTAL	21	527

CITIZENS BANK, STRONG

Population 785 Union County
Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
Zip Code 71765
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*O.B. Clark	President
L.K. Robertson	Cashier
Jeanell Cogburn	Asst. Cashier

Directors:

O.B. Clark
L.K. Robertson
C.R. Mason
Ray B. Finney
E.L. Vestal

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		623
U.S. Treasury securities	2	195
Oblig. of other U.S. Government agencies and corporations	1	060
Oblig. of States and political subdivisions	1	055
All other securities		16
Excess funds sold and sec. resell agreements		300
Loans, Net	1	299
Bank premises, furniture & fixtures		11
TOTAL	6	559

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	122
Time & savings dep., ind., part., corp.	2	715
U.S. Gov't deposits		3
Deposits of States and subdivisions		385
Certified and Officers' Checks		5
Total Deposits	5	230
Total Liabilities	5	230
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus		300
Undivided profits and capital reserve		829
Total equity capital	1	329
TOTAL	6	559

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,941 Arkansas County
Chartered December 29, 1944 P.O. Box 947 Telephone Number 673-6911
Zip Code 72160
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*Don Pattillo	President
Carl Gunter	Exec. Vice Pres.
Lloyd Ratcliff	Sr. Vice Pres.
William R. Trice	Sr. Vice Pres.
Glenn Bauman	Sr. Vice Pres.
Larry Gunnell	Sr. Vice Pres.
C.J. "Jody" Fowler	Sr. Vice Pres.
Gary Hudson	Sr. Vice Pres. & Trust Officer

Directors:

Roy O. McCollum, III
Don Pattillo
Lloyd Ratcliff
B.J. St. John
Horace "Pete" Sickel
Curtis Siems
Billy E. Simpson
Ralph Wilson
Patricia K. McDonald
James E. Pond

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	338
U.S. Treasury securities	3	500
Oblig. of other U.S. Government agencies and corporations	1	964
Oblig. of States and political subdivisions	10	605
Excess funds sold and sec. resell agreements	4	275
Loans, Net	55	842
Bank premises, furniture & fixtures	3	117
All other assets	1	643
TOTAL	85	284

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	25	368
Time & savings dep., ind., part., corp.	43	769
U.S. Gov't deposits		47
Deposits of States and subdivisions	5	739
All other deposits		65
Certified and Officers' Checks		113
Total Deposits	75	101
Excess funds purchased and sec. repurchase agreements		6
All other liabilities	1	812
Total Liabilities	76	919
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	3	100
Undivided profits and capital reserve	4	265
Total equity capital	8	365
TOTAL	85	284

BANK OF TRUMANN, TRUMANN

Population 6,044 Poinsett County
Chartered October 2, 1911 P.O. Box 48 Telephone Number 483-6333
Zip Code 72472
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

J.C. Stuckey	President & Chmn.
*Clyde Robertson, Jr.	Exec. Vice Pres.
Eugene Pounds	Sr. Vice Pres.
Wilburn J. Cole	V.P. & Cashier
Fannie M. Kent	Asst. Vice Pres.
Shirley Benson	Asst. Vice Pres.
Dianne Craig	Loan Officer
Lena Heath	Asst. Cashier
Cheryl McMasters	Asst. Cashier

Directors:

- Terry M. Clogston
- Wilburn J. Cole
- J.F. Lady
- Eugene Pounds
- Clifford C. Purvis
- Clyde Robertson, Jr.
- J.C. Stuckey

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		929
U.S. Treasury securities	6	147
Oblig. of other U.S. Government agencies and corporations	12	356
Oblig. of States and political subdivisions	2	077
Excess funds sold and sec. resell agreements		200
Loans, Net	10	829
Bank premises, furniture & fixtures		535
All other assets		862
TOTAL	33	935

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	687
Time & savings dep., ind., part., corp.	24	691
U.S. Gov't deposits		28
Deposits of States and subdivisions	1	324
All other deposits		3
Certified and Officers' Checks		36
Total Deposits	29	769
All other liabilities		968
Total Liabilities	30	737
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	2	500
Undivided profits and capital reserve		598
Total equity capital	3	198
TOTAL	33	935

BANK OF TUCKERMAN, TUCKERMAN

Population 2,078 Jackson County
Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155
Zip Code 72473
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		**Directors:**
*Lindley V. Smith, Jr.	President & CEO	Bob Penix
Van Smith	Chairman	Scotty Armstrong
Cornelius Adcox	Cashier	Van Smith
Ann Watson	Auditor	

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	508
U.S. Treasury securities	2	168
Oblig. of other U.S. Government agencies and corporations	3	389
Oblig. of States and political subdivisions	2	430
All other securities		48
Excess funds sold and sec. resell agreements		600
Loans, Net	7	002
Bank premises, furniture & fixtures		157
All other assets		465
TOTAL	18	767

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	011
Time & savings dep., ind., part., corp.	12	251
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	199
All other deposits		16
Certified and Officers' Checks		47
Total Deposits	15	526
All other liabilities		627
Total Liabilities	16	153
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus		900
Undivided profits and capital reserve	1	614
Total equity capital	2	614
TOTAL	18	767

TYRONZA BANK, TYRONZA

Population 777 Poinsett County
Chartered October 31, 1951 P.O. Box 395 Telephone Number 487-2161
Zip Code 72386
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*Charles F. Luter	President	A.A. Banks
Maxyne Ursery	V.P. & Cashier	G.E. Beley
John H. Emrich	Vice Pres.	John H. Emrich
		Charles F. Luter
		H.F. Norcross, Jr.
		Eugene Vaughn

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	848	Demand deposits, ind., part., corp.	1	860
U.S. Treasury securities		627	Time & savings dep., ind., part., corp.	11	010
Oblig. of other U.S. Government agencies and corporations		874	U.S. Gov't deposits		6
Oblig. of States and political subdivisions	3	332	Deposits of States and subdivisions	1	220
Excess funds sold and sec. resell agreements		300	Certified and Officers' Checks		44
Loans, Net	8	337	Total Deposits	14	140
Bank premises, furniture & fixtures		39	All other liabilities		202
All other assets		284	Total Liabilities	14	342
			Equity Capital		
			Capital (#sh. au. 2,000) (#sh. outst. 2,000)		50
			Surplus	1	000
			Undivided profits and capital reserve	1	249
			Total equity capital	2	299
TOTAL	16	641	TOTAL	16	641

CITIZENS BANK AND TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered May 20, 1910 P.O. Box 469 Telephone Number 474-1201
Zip Code 72956
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Citizens Financial Service Corporation

Principal Officers:

*Robert A. Hammerschmidt, Jr.	Chmn. of Board & President
Melvin M. Wamock	Exec. Vice Pres.
Marion H. Riggs	Sr. Vice Pres.
Mike Morrow	Vice Pres.
Eugene Hobbs	V.P. & Cashier
R.H. Terry	Vice Pres.

Directors:

Paul Shirley
John Ballentine
Lonnie Batchelor
Carl Creekmore
Morril Harriman
Robert A. Hammerschmidt, Jr.
Tommy Beard
Melvin M. Wamock
Jimmy Don Gooch
Jack Alexander
Dr. Robert D. Fisher

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	772
U.S. Treasury securities	7	358
Oblig. of other U.S. Government agencies and corporations	5	886
Oblig. of States and political subdivisions	2	383
All other securities		514
Excess funds sold and sec. resell agreements	1	200
Loans, Net	34	535
Bank premises, furniture & fixtures	1	296
All other assets	1	055
TOTAL	58	999

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	21	376
Time & savings dep., ind., part., corp.	30	170
Total Deposits	51	546
Excess funds purchased and sec. repurchase agreements	1	303
All other liabilities	1	570
Total Liabilities	54	419
Equity Capital		
Capital (#sh. au. 16,000) (#sh. outst. 16,000)		400
Surplus	2	100
Undivided profits and capital reserve	2	080
Total equity capital	4	580
TOTAL	58	999

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
Zip Code 72956
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: T.C. Bankshares

Principal Officers:

*William W. Thomas	President
C.E. Dougan	Exec. Vice Pres.
Patrick Roberts	Cashier
Randy Graves	Asst. Vice Pres.
Ronnie Capelle	Asst. Vice Pres.
Beth Perry	Asst. Vice Pres.

Directors:

C.E. Dougan
David Foust
Clyman E. Izard
Joe Kirksey
Edward M. Penick, Jr.
Earl Robinson
W.G. Swindle
William W. Thomas
Wesley Warnock

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	718
U.S. Treasury securities	1	298
Oblig. of other U.S. Government agencies and corporations	3	406
Oblig. of States and political subdivisions	4	016
All other securities		400
Loans, Net	45	201
Bank premises, furniture & fixtures	1	550
All other assets	1	800
TOTAL	60	389

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	240
Time & savings dep., ind., part., corp.	40	963
U.S. Gov't deposits		113
Deposits of States and subdivisions	4	317
Certified and Officers' Checks		262
Total Deposits	51	895
Excess funds purchased and sec. repurchase agreements	1	994
All other liabilities		801
Total Liabilities	54	690
Equity Capital		
Capital (#sh. au. 8,293) (#sh. outst. 8,293)		829
Surplus	1	393
Undivided profits and capital reserve	2	977
Total equity capital	5	199
Subordinated notes and debentures		500
TOTAL	60	389

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*Designates Chief Executive Officer

BANK OF WALDO, WALDO

Population 1,685 Columbia County
Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
Zip Code 71770
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
Carl Roberts	Chmn. of Board
*Charles W. Joyce	President
Ellen F. Smith	V.P. & Cashier
Alice S. Wilson	Asst. Cashier

Directors:

Carl Roberts
John L. Perritt
Robert Genestet
Charles W. Joyce

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		179
Oblig. of other U.S. Government agencies and corporations		299
Oblig. of States and political subdivisions		206
Loans, Net	7	766
Bank premises, furniture & fixtures		262
All other assets		91
TOTAL	8	803

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	934
Time & savings dep., ind., part., corp.	4	848
U.S. Gov't deposits		3
Deposits of States and subdivisions		282
Certified and Officers' Checks		59
Total Deposits	8	126
All other liabilities		120
Total Liabilities	8	246
Equity Capital		
Capital (#sh. au. 6,000) (#sh. outst. 6,000)		150
Surplus		225
Undivided profits and capital reserve		182
Total equity capital		557
TOTAL	8	803

THE PEOPLES BANK, WALDO

Population 1,685 Columbia County
Chartered June 22, 1910 P.O. Box 426 Telephone Number 693-5551
Zip Code 71770
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Golden Oaks Bancshares, Inc.

Principal Officers:

*Harold Fincher	President
Richard Clark	Exec. Vice Pres.
Joyce Crane	V.P. & Cashier
Jill Jackson	Asst. Cashier
Jeanie Rowe	Asst. Cashier
Pam Davis	Asst. Cashier
Dorothy J. Fincher	Asst. Vice Pres.

Directors:

Harold Fincher
Richard Clark
Dorothy J. Fincher
Imogene Clark
Pam Davis
Mary Baird
Clark Fincher
Betty Harris
G.F. Scott
Betty Scott

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	054
U.S. Treasury securities	1	575
Oblig. of other U.S. Government agencies and corporations	1	899
Oblig. of States and political subdivisions	3	512
Loans, Net	10	335
Bank premises, furniture & fixtures		47
All other assets		87
TOTAL	20	509

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	260
Time & savings dep., ind., part., corp.	13	097
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	018
Total Deposits	17	377
Excess funds purchased and sec. repurchase agreements		330
All other liabilities		174
Total Liabilities	17	881
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 10,000)		250
Surplus		250
Undivided profits and capital reserve	2	128
Total equity capital	2	628
TOTAL	20	509

BANK OF WALDRON, WALDRON

Population 2,642 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Bill R. Philpot	President
Knox Dozier	Exec. Vice Pres.
Bob Akers	Vice Pres.
Linda Tanner	Cashier
Carolyn Terrill	Asst. Cashier
Wanda Kuhlmann	Asst. Cashier
Kathleen McGaugh	Asst. Cashier
Wanda Kendrick	Branch Officer
Gary Leming	Admin. Asst.

Directors:

Dale Rodgers, Chmn.
Bill R. Philpot
Knox Dozier
W.W. Davis
Rena Owens
James Richmond
Jim H. Currier
Bill J. Black
Kelly Ashford
Charlye V. Davidson

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	6	121
U.S. Treasury securities	3	394
Oblig. of other U.S. Government agencies and corporations	2	817
Oblig. of States and political subdivisions	6	969
Excess funds sold and sec. resell agreements		700
Loans, Net	21	477
Bank premises, furniture & fixtures		230
All other assets		714
TOTAL	42	422

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	804
Time & savings dep., ind., part., corp.	31	285
U.S. Gov't deposits		5
Deposits of States and subdivisions	1	913
Certified and Officers' Checks		169
Total Deposits	37	176
All other liabilities		562
Total Liabilities	37	738
Equity Capital		
Capital (#sh. au. 24,000) (#sh. outst. 24,000)		600
Surplus	1	900
Undivided profits and capital reserve	2	184
Total equity capital	4	684
TOTAL	42	422

THE SCOTT COUNTY BANK, WALDRON

Population 2,642 Scott County
Chartered February 20, 1980 P.O. Box 838 Telephone Number 637-3191
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

*John E. Chambers, III	President
Patsy Hawkins	Exec. Vice Pres.
Trisha Sikes	Cashier
Robbie Zimmer	Asst. Vice Pres.

Directors:

John E. Chambers
Al Wilf
Roy Hale
Bill Marsh
W.R. Rice
Thurman Keener
Patsy Hawkins
J.B. Cox

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		859
U.S. Treasury securities		749
Oblig. of other U.S. Government agencies and corporations		401
Oblig. of States and political subdivisions		631
All other securities		601
Loans, Net	15	587
Bank premises, furniture & fixtures		206
All other assets		424
TOTAL	19	458

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	444
Time & savings dep., ind., part., corp.	14	509
U.S. Gov't deposits		369
Deposits of States and subdivisions	1	165
Certified and Officers' Checks		64
Total Deposits	17	551
All other liabilities		182
Total Liabilities	17	733
Equity Capital		
Capital (#sh. au. 40,000) (#sh. outst. 40,000)		400
Surplus		850
Undivided profits and capital reserve		475
Total equity capital	1	725
TOTAL	19	458

FIRST STATE BANK OF WARREN, WARREN

Population 7,631 Bradley County
Chartered December 12, 1978 P.O. Box 29 Telephone Number 226-2601
Zip Code 71671
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — 1
Bank Holding Company Affiliate: Bradley Bancshares, Inc.

Principal Officers:	
Bennie Ryburn, Sr.	Chairman
*Freddie M. Mobley	President
Hugh A. Quimby	Exec. Vice Pres.
Roy Ferrell	Vice Pres.
Jo Jenkins	V.P. & Cashier
Frances Hargis	Vice Pres.

Directors:

W. Curtis Blankinship, Jr.
Bruce Cash
Robert E. Garner
Roger George
Freddie M. Mobley
Hugh A. Quimby
Bennie Ryburn, Jr.
Bennie Ryburn, Sr.
J.C. Thompson
H. Sidney Wharton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	953
U.S. Treasury securities		996
Oblig. of other U.S. Government agencies and corporations	4	176
Oblig. of States and political subdivisions	7	936
All other securities	8	083
Loans, Net	20	388
Bank premises, furniture & fixtures		412
All other assets	3	493
TOTAL	47	437

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	086
Time & savings dep., ind., part., corp.	30	326
U.S. Gov't deposits	2	009
Deposits of States and subdivisions	2	656
Certified and Officers' Checks		96
Total Deposits	41	173
Excess funds purchased and sec. repurchase agreements	1	200
All other liabilities		521
Total Liabilities	42	894
Equity Capital		
Capital (#sh. au. 50,000) (#sh. outst. 50,000)		590
Surplus	1	910
Undivided profits and capital reserve	2	043
Total equity capital	4	543
TOTAL	47	437

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,631 Bradley County
Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
Zip Code 71671
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Gerard Sangster	President
Gerald Burton	Sr. Vice Pres.
Walter Rutledge	Vice Pres.
Pauline Hollingsworth	Vice Pres.
James E. Smith	Vice Pres.

Directors:

Louis W. Ederington
John B. Frazer, Jr.
L.H. Derby, Jr.
F. Martin Hankins
W. Sykes Harris
J.E. Hurley, Jr.
C.A. Milton
G.F. Wynne

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	421
U.S. Treasury securities	16	200
Oblig. of other U.S. Government agencies and corporations	11	228
Oblig. of States and political subdivisions	13	842
All other securities		432
Loans, Net	24	991
Bank premises, furniture & fixtures		784
All other assets	1	680
TOTAL	71	578

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	052
Time & savings dep., ind., part., corp.	50	494
U.S. Gov't deposits		72
Deposits of States and subdivisions	2	279
All other deposits		170
Certified and Officers' Checks		223
Total Deposits	58	290
Excess funds purchased and sec. repurchase agreements	5	900
All other liabilities	1	346
Total Liabilities	65	536
Equity Capital		
Capital (#sh. au. 48,000) (#sh. outst. 48,000)	1	200
Surplus		800
Undivided profits and capital reserve	4	042
Total equity capital	6	042
TOTAL	71	578

BANK OF WEINER, WEINER

Population 750 Poinsett County
Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221
Zip Code 72479
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
*John R. Hogue	President & Chmn.	John R. Hogue
Niles Bise	Sr. Vice Pres.	Niles Bise
Michael Gillis	V.P. & Cashier	Dr. E.L. Hogue
Phil Hesse	Agri. Loan Officer	Ronald L. Hogue
Paulette Fahr	Operations	Malcolm C. Hogue
		Herbert Ziegenhorn

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	323
U.S. Treasury securities	3	997
Oblig. of other U.S. Government agencies and corporations	3	968
Oblig. of States and political subdivisions	2	930
All other securities		196
Excess funds sold and sec. resell agreements		750
Loans, Net	15	027
Bank premises, furniture & fixtures		197
All other assets	1	127
TOTAL	30	515

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	535
Time & savings dep., ind., part., corp.	17	461
U.S. Gov't deposits		34
Deposits of States and subdivisions	1	447
All other deposits		25
Certified and Officers' Checks		72
Total Deposits	26	574
All other liabilities		589
Total Liabilities	27	163
Equity Capital		
Capital (#sh. au. 8,000) (#sh. outst. 8,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	852
Total equity capital	3	352
TOTAL	30	515

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,005 Phillips County
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481
Zip Code 72390
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Southern Bancshares, Inc.

Principal Officers:		Directors:
*Douglas Simmons	President	Brooks Griffin, Chmn.
Roy B. Warren	Sr. Vice Pres.	James E. Boyd
James A. Bogle	V.P. & Cashier	Jerry Kelley
Gordon M. White	Vice Pres.	Ralph C. Murray
E.F. Kalb, Jr.	Vice Pres.	Jesse E. Porter
Bill Simmons	Vice Pres.	Herman Storey
		Douglas Simmons
		Bill Simmons

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	7	956
U.S. Treasury securities	8	166
Oblig. of other U.S. Government agencies and corporations	11	046
Oblig. of States and political subdivisions	3	986
Loans, Net	31	039
Bank premises, furniture & fixtures		923
All other assets	2	068
TOTAL	65	184

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	21	099
Time & savings dep., ind., part., corp.	33	272
U.S. Gov't deposits		33
Deposits of States and subdivisions		802
Certified and Officers' Checks		243
Total Deposits	55	449
Excess funds purchased and sec. repurchase agreements	2	670
All other liabilities	2	529
Total Liabilities	60	648
Equity Capital		
Capital (#sh. au. 20,000) (#sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve	3	036
Total equity capital	4	536
TOTAL	65	184

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,132 Crittenden County
Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
Zip Code 72301
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Bancshare of West Memphis, Inc.

Principal Officers:

*Jack K. Hogan	Pres. & Chief Ex. Off.
Robert L. Wright	Exec. Vice Pres.
Paul Neal	Vice Pres.
Robert L. Naylor	Vice Pres. & Auditor
Mary Goe	Vice Pres.
Arley Knight	Vice Pres.
Jo Duncan	Vice Pres.
Doris Swindler	Vice Pres.
Janie Tate	Vice Pres.
Jan Willis	Vice Pres.
Adonna Parker	Vice Pres.

Directors:

Davis Biggs
George H. Dunklin, Chmn.
M.E. Black Dunklin
Thomas J. Gibson
James A. Heath
Jack K. Hogan
Keith Ingram
W. Kent Ingram, Jr.
Pat K. Magruder
Robert E. McCarley
Lloyd C. McCuiston, Jr.
Bob G. Morgan
Paul O'Neal
J.C. Tennison
J. Frank Waggener

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	4	581
U.S. Treasury securities	12	232
Oblig. of other U.S. Government agencies and corporations	8	302
Oblig. of States and political subdivisions	5	220
All other securities		10
Excess funds sold and sec. resell agreements	6	000
Loans, Net	15	060
Bank premises, furniture & fixtures	1	044
All other assets		944
TOTAL	53	393

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	940
Time & savings dep., ind., part., corp.	26	267
U.S. Gov't deposits		151
Deposits of States and subdivisions	5	045
All other deposits		275
Certified and Officers' Checks		266
Total Deposits	46	944
All other liabilities		507
Total Liabilities	47	451
Equity Capital		
Capital (#sh. au. 100,000) (#sh. outst. 100,000)	1	000
Surplus	1	500
Undivided profits and capital reserve	3	442
Total equity capital	5	942
TOTAL	53	393

WILMOT STATE BANK, WILMOT

Population 1,227 Ashley County
Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-2211
Zip Code 71676
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:		Directors:
William B. deYampert	President	William B. deYampert
*Kenneth M. Allbritton	Exec. V.P. & Cashier	John B. Currie
		John B. Currie, Jr.
Shirley Montgomery	Asst. Cashier	Henry Morschheimer
Sue Barrett	Asst. Cashier	I.A. Janes

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	356	Demand deposits, ind., part., corp.		963
U.S. Treasury securities		100	Time & savings dep., ind., part., corp.	4	170
Oblig. of other U.S. Government agencies and corporations		640	U.S. Gov't deposits		5
Oblig. of States and political subdivisions		161	Deposits of States and subdivisions		827
All other securities		109	All other deposits		16
Excess funds sold and sec. resell agreements	1	015	Certified and Officers' Checks		10
			Total Deposits	5	991
Loans, Net	2	640	All other liabilities		69
			Total Liabilities	6	060
Bank premises, furniture & fixtures		79			
All other assets		146	**Equity Capital**		
			Capital (#sh. au. 12,000) (#sh. outst. 12,000)		120
			Surplus		555
			Undivided profits and capital reserve		511
			Total equity capital	1	186
TOTAL	7	246	TOTAL	7	246

BANK OF WILSON, WILSON

Population 1,118 Mississippi County
Chartered October 3, 1908 P.O. Box 338 Telephone Number 655-8374
Zip Code 72395
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:

R.E.L. Wilson	Chairman of Board
R.E.L. Wilson, V	President
*Billy G. Payne	Exec. Vice Pres.
James T. Shenep	V.P. & Branch Mgr.
Florabel Bishop	Cashier

Directors:

R.E.L. Wilson
R.E.L. Wilson, V
Billy G. Payne
Sumner R. Cullom
Phillip L. Forrester
Joe B. Hilliard
Caldwell D. Lowrance
William J. Denton, Jr.
C.L. Denton, Jr.

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		724
U.S. Treasury securities	1	097
Oblig. of other U.S. Government agencies and corporations		200
Oblig. of States and political subdivisions	4	915
All other securities		300
Excess funds sold and sec. resell agreements		600
Loans, Net	4	372
Bank premises, furniture & fixtures		24
All other assets		301
TOTAL	12	533

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	021
Time & savings dep., ind., part., corp.	5	542
U.S. Gov't deposits		7
Deposits of States and subdivisions	1	715
Certified and Officers' Checks		28
Total Deposits	10	313
All other liabilities		102
Total Liabilities	10	415
Equity Capital		
Capital (#sh. au. 4,000) (#sh. outst. 4,000)		100
Surplus	1	000
Undivided profits and capital reserve	1	018
Total equity capital	2	118
TOTAL	12	533

CROSS COUNTY BANK, WYNNE

Population 7,786 Cross County
Chartered June 5, 1891 P.O. Box 9 Telephone Number 238-8171
Zip Code 72396
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: None

Principal Officers:	
*Ken McClanahan	President
Winifred G. Sigman	Admin. V.P. & Cashier
Bobbie Nell Brown	Vice Pres.
Mazie Ballard	Vice Pres.
Larry Lawson	Vice Pres. & Asst. T.O.
Ann Jones	Vice Pres.
Judy Thomas	Exec. Secretary

Directors:

Rafe Andrews
John H. Johnston, Jr.
Albert Hess
James Richardson
Eugene Goodart
Gerald L. Blackburn
Marvin Hagaman
Willard G. Burks, M.D.
Peter Imboden, III

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	322
U.S. Treasury securities	4	298
Oblig. of other U.S. Government agencies and corporations	11	872
Oblig. of States and political subdivisions	5	158
All other securities		304
Excess funds sold and sec. resell agreements		800
Loans, Net	24	500
Bank premises, furniture & fixtures		853
All other assets	1	328
TOTAL	51	435

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	951
Time & savings dep., ind., part., corp.	32	274
U.S. Gov't deposits		17
Deposits of States and subdivisions	2	365
Certified and Officers' Checks		185
Total Deposits	44	792
Excess funds purchased and sec. repurchase agreements		884
All other liabilities		923
Total Liabilities	46	599
Equity Capital		
Capital (#sh. au. 60,000) (#sh. outst. 60,000)	1	500
Surplus	1	000
Undivided profits and capital reserve	2	336
Total equity capital	4	836
TOTAL	51	435

THE BANK OF YELLVILLE, YELLVILLE

Population 1,044 Marion County
Chartered December 13, 1945 P.O. Box 325 Telephone Number 449-4231
Zip Code 72687
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Mountain Bancshares, Inc.

Principal Officers:

*James N. Thomason	President
Duane C. Price	Sr. Vice Pres.
Terry Kent	Sr. Vice Pres.
Janice C. Horton	Asst. Vice Pres.
Sheryl Graham	Asst. Cashier
Carolyn Eckman	Asst. Cashier

Directors:

James N. Thomason
Duane C. Price
Fred Berry
Judy Loving
Dan Duren
John James, Jr.
Oran Carter
Karl King
A. Owen Kompelien

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	1	493
U.S. Treasury securities	5	521
Oblig. of other U.S. Government agencies and corporations	3	613
Oblig. of States and political subdivisions	1	877
All other securities	3	140
Excess funds sold and sec. resell agreements		500
Loans, Net	17	555
Bank premises, furniture & fixtures		907
All other assets	2	823
TOTAL	37	429

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	161
Time & savings dep., ind., part., corp.	28	458
U.S. Gov't deposits		13
Deposits of States and subdivisions	1	590
Certified and Officers' Checks		127
Total Deposits	34	349
All other liabilities		285
Total Liabilities	34	634
Equity Capital		
Capital (#sh. au. 23,500) (#sh. outst. 20,781)		208
Surplus	1	590
Undivided profits and capital reserve		997
Total equity capital	2	795
TOTAL	37	429

SEVENTIETH REPORT

showing

THE CONDITION OF THE
2 ARKANSAS STATE-CHARTERED
TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIBABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1984

JONES INVESTMENT AND TRUST COMPANY, LITTLE ROCK

Population 158,461 Pulaski County
Chartered February 9, 1910 Telephone Number 374-5225
Zip Code 72201

(Not engaged in commercial banking)

Principal Officers:

*Bernice Jones	Chairman of Board President, & Chief Exec. Officer
H.G. Frost, Jr.	Vice Pres.
Mary Sellers	Sec.-Treas. & Cashier

Directors:

Bernice Jones
H.G. Frost, Jr.
Mary Sellers

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	3	668
U.S. Treasury securities		503
Oblig. of States and political subdivisions	6	306
Loans, Net	1	597
Bank premises, furniture & fixtures		7
All other assets		701
TOTAL	12	782

Liabilities	Mil.	Thou.
All other liabilities		61
Total Liabilities		61
Equity Capital		
Capital (#sh. au. 1,000) (#sh. outst. 1,000)		100
Surplus	10	000
Undivided profits and capital reserve	2	621
Total equity capital	12	721
TOTAL	12	782

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered June 5, 1925 Telephone Number 758-1212
Zip Code 72116

(Not engaged in commercial banking)

Principal Officers:

*Justin Matthews, III	Chmn. of Board
Walter L. Burroughs	President
Hal C. Matthews	Vice Pres.
Everett L. Hall, Jr.	Treasurer
Betty M. Couch	Secretary
Jean Bruegeman	Asst. Secretary

Directors:

- Justin Matthews, III
- Walter L. Burroughs
- Hal C. Matthews
- J. Somers Matthews
- Lila B. Hornor
- Lila Somers
- Adkisson Collins
- Robert K. Beal
- J.D. Simpson
- Lyndell Lay.
- Jerry H. Glenn, Jr.
- Howard Cockrill

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories		287
Oblig. of States and political subdivisions		20
Bank premises, furniture & fixtures		1
All other assets		281
TOTAL		589

Liabilities	Mil.	Thou.
All other liabilities		104
Total Liabilities		104
Equity Capital		
Capital (#sh. au. 1,642) (#sh. outst. 1,642)		164
Surplus		33
Undivided profits and capital reserve		288
Total equity capital		485
TOTAL		589

SEVENTIETH REPORT

showing

THE CONDITION OF THE
3 ARKANSAS STATE-CHARTERED ACT 111
INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIBABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1984

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,163 Hot Spring County
Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
Zip Code 72104

Act III, Industrial Loan Institution
[Not engaged in commercial banking]

Principal Officers:		Directors:
*W.H. McClure	President	W. Henry McClure
Layne Sparks	Comptroller	George L. McClure
George L. McClure, Sr.	Treasurer	James C. Cole
		Jewelle Johnson
		Dr. A. J. Wilks
		Ray Cook
		Layne Sparks
		George L. McClure, Jr.
		Frank R. McClure
		Vance Jernigan, Director Emeritus

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		946	Time & savings dep., ind., part., corp.	7	628
Oblig. of States and political subdivisions		100	Total Deposits	7	628
All other securities	3	976	All other liabilities		216
Excess funds sold and sec. resell agreements		200	Total Liabilities	7	844
Loans, Net	3	382	**Equity Capital**		
Bank premises, furniture & fixtures		30	Capital (#sh. au. 30,000) (#sh. outst. 12,100)		242
All other assets		213	Surplus		458
			Undivided profits and capital reserve		303
			Total equity capital	1	003
TOTAL	8	847	TOTAL	8	847

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered October 21, 1927 P.O. Box 5821 Telephone Number 376-3523
Zip Code 72119

Act III, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:		Directors:
*D.M. Fitzgerald	President	D.M. Fitzgerald
Evelyn L. Powell	Vice Pres. Sec.-Asst. Treas.	Evelyn L. Powell
Dorrance A. Williams	Asst. Sec.	Dorrance A. Williams
William Brandon	Treasurer	William Brandon
		Dale Helton

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	977
Loans, Net	5	640
Bank premises, furniture & fixtures		212
All other assets		251
TOTAL	9	080

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	262
Time & savings dep., ind., part., corp.	7	226
Total Deposits	8	488
All other liabilities		154
Total Liabilities	8	642
Equity Capital		
Capital (#sh. au. 300,000) (#sh. outst. 195,580)		198
Surplus		170
Undivided profits and capital reserve		70
Total equity capital		438
TOTAL	9	080

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 56,576 Jefferson County
Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
Zip Code 71601

Act III, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:	
*Albert F. Otten	CEO
George E. Puddephatt	Vice Pres. & Secretary

Directors:

- Paul Burge
- Morrell Gathright
- Kenneth Glover
- Irwin Raymond
- Simon Joseph
- George Makris
- James T. McFall
- Walter Simpson
- William C. Southard

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*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1984

Assets	Mil.	Thou.
Cash & due from depositories	2	891
All other securities		958
Excess funds sold and sec. resell agreements	1	350
Loans, Net	13	941
Bank premises, furniture & fixtures		289
All other assets		571
TOTAL	20	000

Liabilities	Mil.	Thou.
Time & savings dep., ind., part., corp.	18	665
Total Deposits	18	665
All other liabilities		366
Total Liabilities	19	031
Equity Capital		
Capital (#sh. au. 10,000) (#sh. outst. 6,250)		125
Surplus		875
Undivided profits and capital reserve		(31)
Total equity capital		969
TOTAL	20	000